

ONE-HUNDRED-THIRTEENTH ANNUAL REPORT OF
THE AMERICAN BAPTIST HOME MISSION SOCIETY
CHICAGO, ILLINOIS

May 21-23, 1945



The American Baptist Home Mission Society

ONE-HUNDRED-THIRTEENTH
ANNUAL REPORT

CHICAGO, ILLINOIS

May 21-23, 1945

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Omission of Annual Meeting

The annual meeting of The American Baptist Home Mission Society was omitted in 1945 because of the ban on conventions by the Federal Government and in harmony with the action of the General Council of the Northern Baptist Convention cancelling the annual meeting of the Northern Baptist Convention. The One Hundred and Thirteenth Annual Report of the Society was presented by the Executive Secretary, G. Pitt Beers, to the General Council meeting in Chicago, Ill., May 21-23, 1945.

The By-laws of the Society (Article V) provide that in case of the cancellation of the annual meeting of the Society, "the terms of office of the members of the Board of Managers and the other officers of the Society shall be extended by so much time as the time between the annual meetings of the Convention is extended, so that only one class shall be elected in any one year, notwithstanding the cancellation of one or more annual meetings."

R. Dean Goodwin, *Recording Secretary*

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THE AMERICAN BAPTIST HOME MISSION SOCIETY

ONE-HUNDRED-THIRTEENTH
ANNUAL REPORT

OF THE
BOARD OF MANAGERS
OF
THE AMERICAN BAPTIST
HOME MISSION SOCIETY

The fourth year of our Nation at war inevitably affects all Christian work. Aggravation of the stress and strain among races and groups, the alarming increase of juvenile delinquency, the absence of 13,000,000 youth who are now in uniform, and heightened tensions in every field have brought new tasks to the Home Mission Society, and have made the regular tasks more difficult. Attention of people has been distracted, war-connected work has crowded out the hours formerly given to service in their churches, and they are over-weary from strain. Personal sorrow has entered countless homes while anxious care is everywhere. The demand for chaplains has increased the problem of finding workers when it has been necessary to enlarge our staff.

Most of the work of our denomination with servicemen and women has been placed with the two Home Mission Societies working jointly. Financial and administrative responsibility is lodged with this Society. The startling growth of communities in the neighborhood of war industries has brought to a crucial stage the responsibility of home missions to plant churches. The evacuation of over 100,000 Japanese and Americans of Japanese ancestry (two-thirds belong to the latter group) has created another opportunity for service.

Rising prices have increased the burden of the Society in every phase of its work. Travel expense is much higher than formerly. Most expenses of administration have been increased. Every effort has been made to care properly for our missionaries. The work has been expanded to meet new needs. The rate of income from invested funds steadily declines. This makes us more than ever dependent upon contributions of the churches. We deeply appreciate the interest of the churches in providing substantially increased funds to make possible the imperative increases in our work. We have been conscious of the abundant grace of God to sustain and empower us in our times of testing.

Your Board has co-operated with the Government in matters which came within the range of our work. This has been particularly effective in our relationships to chaplains and the Japanese Americans. While the denomination has a committee for the endorsement of chaplains, administrative responsibilities have been handled by the Home Mission Society.

In interdenominational work your Board has been able to give strong leadership. There have been marked advances in Christian co-operation. Many tasks were the concern of all Christians, not of Baptists alone, and could be met only as evangelical Christians pooled their resources and labored together. Strengthening of the General Commission on Army and Navy Chaplains, organization of the Christian Commission for Camp and Defense Communities and the Service Men's Christian League are obvious results of joint operation in our work with service personnel. Interdenominational co-operation has been most effective in war industry communities and other wartime civilian situations. We have fallen far short of what should have been done, but there has been gratifying advance which bodes well for the future.

There have been a number of changes in personnel during the year:

Dr. M. E. Bratcher, who has been carrying the responsibility for servicemen, was needed in the work he had been doing before being assigned to this special task. He has returned to the West Coast and is now giving his attention chiefly to his work with the churches. At the same time he is carrying some responsibility for work for servicemen in that area.

Rev. E. C. Witham was called as Secretary of Christian Ministry to Service Men and began his work July 15, 1944. He came from the pastorate of the First Baptist Church of Decatur, Ill. Planning the program for returning servicemen is in his hands and distinct progress is being made.

Rev. John W. Thomas has resigned as Secretary of the Department of Cities to become the Professor of Practical Theology at Crozer Theological Seminary. He closed his work with our Society on February 28. This position has not been filled. Mr. Thomas has given signal leadership in his field through a difficult period and has the confidence of the denomination. His going is a serious loss.

Dr. Coe Hayne retired August 31, 1944. He had been with the Society as Secretary of Publicity, Literature and Research since August, 1919. He has written many books and produced a large volume of other literature. He is loved throughout the denomination and everywhere will be missed.

Seven new workers in the program of Winning the Children for Christ, and five new workers in Home Visitation Evangelism have been appointed for field work. One person has been placed on the staff of the Society to work in co-operation with the Baptist Youth Fellowship in leading the Youth in evangelism. These additions are already showing large returns and

it is anticipated that within the next few years there will be marked results from them.

DEPARTMENT OF CITIES

In cities the tensions inherent in a war situation are at their height. Influences which tend to destroy the primary institutions of the church, home, and state are exaggerated. The millions of newcomers find it difficult to become a part of the city community and tend to destroy such unity as already exists. Loneliness and suffering result. In such a situation the churches are given greater opportunities to serve lost people.

The movement of people to war industrial cities has broken up the old bilingual colonies. Many bilingual churches have suffered a loss of membership; a loss that can be compensated for only as members of different national backgrounds living in the community are won to the church. Several bilingual churches have expressed a purpose of becoming self-supporting this coming year. Most of them will carry a larger portion of their expenses. Bilingual churches must become the churches of the community if they are to survive. In the majority of instances the bilingual church has a real community to serve. This fact, plus the further fact that our bilingual churches have a warm spiritual tradition, should enable them to become strongholds of Baptist life.

Wartime dislocations have had serious effects upon Christian Centers. Children, young people, and older folk must now be drawn to the centers by the inherent worth of the program if they are to be reached. The Christian Centers, located as they are in the heart of Cosmopolitan communities, have a real opportunity to serve children in these years when mothers as well as fathers are employed. This has required the rearranging of programs and longer hours of work for staff members. Christian Centers continue to help young people find peace and balance of character through the Gospel. The Christian Center provides creative activities for the people of the community without regard for race, color or class. New understanding and fellowship are developed.

Centers now find it difficult to secure adequate leadership, particularly for work with boys. Center workers are growing in their understanding of the techniques discovered by social workers for community organizations. The increasing efficiency of leadership conferences held by Christian Center workers marks another forward step.

Negro Educational Centers

The Negro Educational Center still stands as one of the most significant institutions of our missionary work in Negro communities. With the mounting demands for industrial output Negro people have had employment opportunities such as they have never known before. Increased economic opportunity has carried with it greater freedom. New opportunity for recreation and free-time enterprise has resulted. All of this indicates a

need for the development of more adequate Negro leadership. It also implies that the church must make their program increasingly effective. Negro Educational Centers, by training church leaders, help prepare the churches for their new responsibilities. All four of our Centers have operated at capacity during the past year. There has been remarkable growth in the Brooklyn Center. The Center in Detroit is planning for a forward step which will be taken as soon as adequate leadership can be found.

It will be impossible and undesirable to have the Negro revert to his former position at the close of the war. Our hope for the future is in going forward to more equality in opportunity for all people. But opportunity which does not carry with it responsibility inevitably leads to chaos. Willingness to assume responsibility can be created only as individuals understand the possibilities open to them. The Negro Educational Center is doing perhaps more than any other institution to help Negro leaders to realize the full significance of their task and to acquire the resources upon which they can draw.

Industrial Defense Communities

The work in war industrial communities continues to occupy a place of major importance in home missions. No new projects opened this past year but progress was made in several areas. A new building has been completed at Bremerton, Wash. The Norwayne Church, Norwayne, Mich., has grown until a new building becomes a necessity. They have an enrollment of over 700 people in their Sunday School. During their one year of existence as a church they have raised over \$3,000. All who know the church agree that it is an outstanding project.

Japanese Americans

Resettlement remains the most important part of our work with Japanese Americans. More than 33,000 people have left the camps to live in the Middle West and the East. In January, 1945, the Government reopened the Pacific Coast to them and also announced that within the next year the internment camps will be closed. More than 70,000 people must be resettled within the next few months. Our hostel at Cleveland has resettled approximately 1,000 people. Several missionaries are working in various areas as counselors. In Chicago the First Church has completed one year of exceptional work as an inter-racial church. Rev. Jitsuo Morikawa, the Associate Pastor, has bound the Japanese Americans and the Caucasians into one fellowship. This project has been spoken of over and over again as an outstanding project in the field. Rev. Royal H. Fisher and Dr. John A. Foote have done meritorious work within the camps. Mr. Jobu Yasumura has worked in the New York area as counselor and has been supervisor of the work in the East. Nisei (Japanese American citizens) have said, "Without the churches we do not know what we would do."

MISSIONS IN LATIN AMERICA

Two years ago there was a sustained effort on the part of the Roman Catholic hierarchy to impede the sending of Protestant missionaries to Latin America. We hear nothing of that now. In its place we read of renewed opposition from the same source to Protestant missions in Latin America. In different countries, such as Argentina, Peru, Colombia, Mexico and Cuba we read of pastoral letters from the Roman bishops calling upon the faithful to defend their faith against the efforts of evangelical missions. In Mexico the Archbishop asked them to boycott those organizations said to be helping Protestantism, and he named the Y.M.C.A., the Palmolive Soap Corporation, and the Radio Continental Broadcasting Network. In many small shops and on the doors of homes throughout the city appeared signs, reading: "This is a Catholic home. We reject Protestant propaganda." This campaign has created a greater public interest in the evangelical message. Throughout Latin America the preaching of the Gospel has become a live issue.

In Puerto Rico the Roman Catholic Church apparently came to some understanding with the Department of Education concerning religious teaching on released time. Announcement was made that such a program was to go into effect on a certain date. In the United States there are many places where Protestants, Catholics and Jews, having come to an understanding, have petitioned the educational authorities to establish the program they have agreed upon. Such procedure was not followed in Puerto Rico. So sharp and instantaneous was the protest against the announced plan that the Department of Education was astonished. The Protestant churches took the lead in protesting the order, and in this they were joined by Masonic Lodges, Parent-Teacher organizations, and labor unions. A campaign was carried on over the radio, in the press, and in public meetings, resulting in the rescinding of the order.

The next move of the two Roman Catholic Bishops on the island was to ask their members to vote for certain candidates to the insular legislature who were pledged to carry out the wishes of their church with regard to religious education on released time. The electoral campaign was warm, with the result that the candidates of the bishops were elected in only two out of more than seventy municipalities of the island.

Two things are evident in all of Latin America. First, the people want equal rights for all religions under the law. Any effort to secure a favored position for the Roman Catholic Church is opposed by the majority of the people. The second thing is that the efforts of the hierarchy to oppose Protestant advance is serving to unite all of the Protestant missions. The Committee on Co-operation in Latin America, in which this Society has a charter membership, is winning a place of respect and leadership even among the independent missions who do not belong to it. It is a matter of interest and profound gratitude that this past year has witnessed the acceptance of

membership in this Committee of two important Foreign Mission Boards, namely, of the Protestant Episcopal Church and of the Southern Baptists.

A joint effort of all the denominations toward which the Southern Baptists have made a large financial contribution, and to which our Board has made but one small appropriation of \$100 for use in Haiti, has been the Literacy Campaign promoted by Dr. Frank Laubach. This is one of the most significant advance moves made by Protestant missions, not only in Latin America but all over the world. The movement requires no buildings, but calls for the active co-operation of our church members, and the provision of lesson charts and simple reading material. It does not take the place of mission schools. It is a movement in behalf of adult illiterates. Literacy unlocks the Bible and Christian literature for the masses of people. It is a movement that secures the good will of the public and of the civil authorities, and in many cases their co-operation.

During the past year our Edifice Funds Department has aided with grants or loans, generally with both, in building three rural chapels in Haiti, three in Puerto Rico and one in Cuba; in building or buying two parsonages in Puerto Rico and two in Haiti; in acquiring a lot for a new suburban church in Mexico City, and one in Guayama, Puerto Rico; and in building an addition for Sunday School purposes to our church building in Caguas, Puerto Rico.

In Cuba we have discovered new evidences of initiative and resourcefulness on the part of our Cuban brethren. One pastor, who has ability as a farmer, has established a colony of Haitian Baptists on two hundred acres of unused public land and has organized them into a co-operative enterprise for acquiring and farming the land. In the small city of Palmo Soriano our pastor, who already manages a large school in connection with the church organized a co-operative bakery, with some of his members, which is now in its second successful year. A young woman, graduate of our Cristo School, has gone to a small country settlement where there is a Baptist Church and established a day school. She and an assistant teacher get their living from the tuition charged, and at the same time are a strong element in building up the church.

Perhaps the largest new enterprise upon which we have embarked this year is the establishment of a boy's school of all grades up through the high school in Cap Haitien. That we have no secondary school has long been a point of weakness in our Mission. We are beginning it as a day school. Obviously the best results will be obtained when we can have a boarding department, but for this buildings are required. Like every other missionary institution the school must begin in a small way and be tested before growing into something larger and more permanent. Our next advance step must be the training of a Haitian ministry on the island, where they can be used as helpers in the work while they are being trained.

EDUCATION IN THE UNITED STATES

Bacone College and Murrow Indian Orphans' Home have had a successful year. The number of regular individual contributors to the support of the college has increased. Enrollment is larger than in the previous year, although the increase is in the high school rather than in the college. We have a larger number of students from our own Indian churches in Western Oklahoma. Extensive repairs have been made to the buildings. The brick masonry was pointed up, the plumbing renewed in the older buildings, and the woodwork painted. The greatest amount was spent on the oldest building on the campus, Sacajawea Hall, which is the girls' dormitory. There still remains considerable repair work to be done, principally in the dormitory for the smaller boys. We must build another teacher's cottage, and a machine shop where manual training can be given to the boys.

The Spanish-American Seminary has a larger student body than in the previous year, and in addition has established a Woman's Department under the direction of Miss Albertine D. Bischoff, who has had a varied experience both as a missionary in Latin America and in New York and Chicago. Additional land has been bought adjoining the Seminary. On it are three small cottages which are being used as homes for the women students.

TOWN AND COUNTRY

The past year has witnessed several new developments in town and country work.

Baptist Town and Country Fellowship

A Baptist Town and Country Fellowship was organized in November, 1944, with over 40 charter members. By February their number had become more than 70 with prospects of still more rapid growth. This fellowship includes ministers and laymen and is open to Baptists north and south. It is publishing a bulletin for members, and in addition is sending to each member a subscription to *Town and Country Church*. The fellowship is an outgrowth of gradual development of interest in the building up of town and country churches within the denomination. It promises to be a strong factor in our rural work.

Town and Country Ministers' Conferences

The Home Mission Society and The Board of Education have inaugurated two Town and Country Ministers' Conferences at Green Lake, Wis., February 14 to March 14 and April 11 to May 9. Twenty-two pastors, two pastors' wives and one child attended the first conference as students. There were two permanent faculty men and their families, five part-time teachers and numerous visitors and speakers. These are in-service training confer-

ences. All but one of the students were in active service. The average age of the ministers was approximately 40. Pastors responded from all parts of the Northern Baptist Convention, fifteen states being represented in the first conference. The conferences offered opportunity for classroom work, study, handicrafts, work on the Northern Baptist Assembly grounds and buildings and co-operative living. A balance was maintained between work of mind and hand. The fellowship and devotional life were important parts of the conference.

Directors of Town and Country Work

The past year has witnessed a growing interest in the appointments of state directors of town and country work. There are now fourteen directors and missionaries of town and country work, including one wholly supported by a state convention, and another by The Board of Education and Publication and a state convention. A three-day planning meeting of the directors was held at Green Lake, Wis., November 11-13, 1944.

United Program

The directors of town and country work have presented to the churches of the Northern Baptist Convention the following United Program for Town and Country Churches of the Northern Baptist Convention for 1945:

"The Need: Rural America offers to the town and country church large opportunities for growth and service. A middle western community with 144 families has 289 adults, of whom 187 are church members. Among the 181 children under 21 years of age only 9 are church members. In one part of a mountain state, out of 1,819 people, only 135 are members of the local churches. The five Sunday schools in the areas report a total average attendance of 75. Such situations are multiplied throughout rural America. What great opportunities for evangelism they offer!

"The United Program: Let every town and country church in the Northern Baptist Convention in the year 1945 survey its field and follow the survey with an evangelistic effort."

Literature

The department continues to distribute rural church literature. Numerous requests are received from pastors of our own and from other denominations. The following have been printed during the past year: A family survey card, *The Local Church Surveys* written by Henry W. McLaughlin and adapted by Mark Rich, *The Rural Church Reaches Out*, by C. R. McBride and *Rural Roads to Evangelism*, by Kenneth M. Cooper.

Convocation

The second interdenominational convocation of churches in town and country met at Elgin, Ill., November 14-16, 1944. Six hundred and forty persons were registered, among whom fifty-five were Baptists.

Two hopeful trends have appeared in our Rocky Mountain home mission fields. The first is an effort of the home missionaries to reach with a bulletin service every family in the area of the church's geographic responsibility. This is particularly important in the vast, sparsely settled area. The bulletin service is notably successful in the Tri-Church Larger Parish which embraces Dubois, Roberts, Mud Lake and other points in Idaho. Another 1,000 square mile field at Hulett, Wyoming, and vicinity has recently begun a similar type of ministry.

These same fields have taken steps toward self-support by assuming a definite share of the pastor's salary. Our missionary reports that when he proposed that the various churches take steps toward self-support, they responded readily. They are taking a deeper interest in the work as their own. The pledge and envelope system has been introduced. Both of these steps augur a new day for Christian work in the mountain area.

Indian

A conference for Indian lay-workers and missionaries met at Bacone College, February 1-10, 1945. This was sponsored by the Presbyterian Church in the U.S.A., the Methodist Church and the Northern Baptist Convention, with our Society taking the leadership. Over forty persons attended, including fourteen from the Western Oklahoma Baptist Association. Southern Baptists, Presbyterians and Methodists were also in attendance. Among the classes offered were Bible study, church methods, study of the Indian community, health, Christian education and evangelism. Special lectures were presented on missionary work in Central America, co-operatives, and soil erosion. This conference demonstrated the large field of opportunity for in-service training in Oklahoma where many churches are served by laymen.

The second annual youth assembly at the Wichita mission in Oklahoma was attended by fifty-six students and eighteen faculty members and leaders. The assembly is already producing "precious fruitage." The young people are so enthusiastic about the assembly that they raised a fund of over \$30 for permanent improvements. The participation and interest of young people in the annual association meetings are more than in former years. Young people are taking more leadership responsibility in their churches. There is a closer tie between the Western Oklahoma Association and Bacone College than probably ever before. Last year sixteen young people from these churches were at Bacone.

With the appointment of Miss Jeanne Boegli, director of children's work among the Hopi-Navajo in Arizona, a clothing project was instituted. The exchange of clothing, which is sent to the Mission by Northern Baptist Churches, for produce such as wood, corn, handicrafts, and the use of the proceeds in mission work, is considered a method superior to that of giving outright. The Hopi mission at Second Mesa this year systematized and simplified the Christmas giving program to allow more time for the spiritual emphasis of the Christmas season.

The Deyo Mission among the Comanche Indians in Oklahoma is looking forward to the celebration in late July, 1945, of its Fiftieth Anniversary. Improvements have been made on the property, a contingent mortgage paid in full and meetings held in anticipation of the occasion. The missionary, Rev. H. F. Gilbert, is in his twentieth year of service with the Home Mission Society.

Other missionaries to the Indians who have served twenty or nearly twenty years are: Rev. W. David Owl, Cattaraugus Indian Reservation, Iroquois, N. Y.; Rev. C. A. Bentley, Crow Agency, Montana; Rev. Ethel M. Knapp and Miss Esther E. Scriber, Tonawanda Indian Reservation, Basom, N. Y.; and Rev. Lee I. Thayer, Mono Indians, Clovis, Calif.

The interest of many Indian Christians in prayer is attested by the report from the Clarkdale church in Arizona. In this small church prayer meetings recently have averaged from twenty to forty persons. The three Yavapai-Apache churches at Clarkdale, Middle Verde and Camp Verdi have contributed during 1944 as follows: \$450.91 for missions, \$27.30 for improvements and \$119.20 for current expenses.

The family is an important institution among the Indians, even in the pagan status. On the Dresslerville, Nev., field two new homes had been dedicated to the Lord in previous years. Among the resolutions of the Church Constitution is this paragraph: "Be it resolved that members follow the custom of honoring God by dedicating new homes to him, with the services of the minister." One member, who is building a new one-room house, recently said to the missionary, "I want you to dedicate my new house. We Indians have our own way, but they always do it after dark. I don't want my new house to have that. I like the light and I believe in the light. I will tell you when my house is ready."

EVANGELISM

Forward-looking plans worked out in the Northern Baptist Evangelistic Conference of March, 1944, in Chicago, Ill., have been carried through vigorously. The findings of this conference were set forth in a leaflet, "Forward in Evangelism" which was distributed through State and City Societies to every pastor in the Northern Baptist Convention. These findings combined a call to repentance and prayer for revival, an outline of the challenging opportunity for soul-winning in America today and the suggestion of ten procedures in evangelism which are bearing fruit.

Following the instructions of the Chicago Conference, the first National Conference on Evangelism was held at Green Lake in August, 1944. About 200 Northern Baptists representing churches from New England to Southern California, shared in this conference. It provided training for leaders of evangelism in local churches and state and city areas. The emphasis of the last three years on Home Visitation Evangelism has been pressed more

vigorously than ever. Visitation Crusades have been held in 45 cities throughout the Convention area. The past year has been one of notable expansion in the staff of our Department of Evangelism. Seven carefully picked, well-equipped women were brought to Philadelphia, May 15, 1944, for training to prepare them to give full-time leadership to a carefully worked out plan for Winning the Children for Christ. Six of them are jointly supported by the Children's Division of the Board of Education and Publication and our Department of Evangelism. The seventh is supported by a Detroit layman who was inspired by this forward step to provide her salary and expenses to give full time to this work in Michigan.

This enlargement of our staff is a serious move to reach some of the 13,500,000 unchurched children of our land with the Gospel, and also to correct the situation in our church school where we lose more than half the children before winning them for Christ. A careful distribution of these workers was planned and a demonstration of the new plan and materials was put on in every state of the Northern Baptist Convention in one or more centers of population. Hundreds of children not enrolled in any Church School have been reached and added to our church schools, many careless parents have been awakened to their religious responsibility and opportunity, and hundreds of church school teachers have been trained to do more effective teaching with evangelistic motivation for their task.

By the action of the denomination at the Atlantic City Convention in 1944, providing \$20,000 for the purpose, we were enabled to appoint four pastors who had achieved noteworthy results in training their laymen in home visitation evangelism as Regional Directors of Home Visitation Evangelism. These men were brought to Green Lake in mid-August for intensive preparation for their task of training pastors and laymen in personal soul-winning and in setting-up, conducting and following up Home Visitation Evangelism Crusades in groups of Baptist Churches. A search of many months finally discovered a fifth pastor who is qualified to undertake this type of work in the far west and he was appointed near the close of the year.

In each state is a Commission on Evangelism which works with the local churches to encourage the work of evangelism, and to give guidance to the program. Conferences have been held with these, and in co-operation with them plans for advance in evangelism in each area are worked out.

State Conventions, City Societies, Associations and Pastor's Conferences have continued to make provision for our Directors of Evangelism to emphasize evangelism at their regular sessions and have co-operated heartily in getting our plans and leaflets through to every pastor and church. Conferences on evangelism have been held in at least four of our Seminaries.

The National Mission to Christian Teachers, with over 30 missions in as many centers of population throughout the country last October and November, sought to challenge and inspire our church school teachers with

a clearer vision of the evangelistic possibilities in our church schools, and a deeper consecration to their task. This mission was guided by a joint committee from the Department of Evangelism of the Federal Council and the International Council of Religious Education. The calendar year 1945 has been cleared interdenominationally for a continuation of this movement to reach, if possible, every church school teacher of every evangelical church in our country.

Our Department of Evangelism is working with the departments of evangelism in a score of denominations under the leadership of Dr. Jesse Bader of the Federal Council to make 1946 a year of "Nation-wide, All-Protestant Home Visitation Evangelism." We have helped to furnish leadership in working out patterns of procedure for mobilizing whole states interdenominationally in Home Visitation Crusades and pastors' clinics by conducting experimental All-Protestant Crusades in selected areas.

A "Service of Godspeed for Moving Members" has been worked out to meet a threatened loss of 200,000 to 300,000 Northern Baptists as a result of the population upheaval incident to the war. Certificates of introduction have been provided for such moving members, as well as return post cards for the use of pastors in helping each other follow moving members and help them to transfer promptly to Baptist churches in the communities to which they have moved. Two leaflets have been provided. *A Service of Godspeed for Moving Members* and *Transferring Church Membership, Why?* State and City Commissions on Evangelism have been urged to have churches take formal action adopting this plan for conserving our membership.

Again this year we have made it possible for the Council on World Evangelism to provide four January printed page Evangelism leaflets. Four hundred thousand copies of these leaflets have already been printed and distributed to pastors, chaplains, and others. They are still being called for and doubtless third editions will have to be provided in the near future. We are indebted to the authors who gave generously of their time and talent in writing these evangelistic messages: Professor W. W. Adams, *Come and See*; President H. E. Dana, *When Young Men Die*; Mr. Edwin Parsons, *The Greatest Service Men Can Render* and Rev. S. W. Powell, D.D., *Invitation to Family Reunion*.

Leaflets printed numbered 818,000 in addition to 215,000 cards, a total of 1,133,000 pieces of literature. One pamphlet, *Help for the Christian Life*, by Rev. H. E. Hinckly, went into the thirteenth edition, for a total of 225,000 copies since it was first published in 1937.

A textbook by Dr. E. T. Dahlberg on *The Evangelism of Jesus for Today*, is being published by The Judson Press, May 1, 1945. This textbook will put in permanent form the lectures given at our first Northern Baptist Conference on Evangelism at Green Lake.

EDIFICE FUNDS AND BUILDING COUNSEL

Three years of persistent effort by this Department, a like period of increased income for our Baptist constituency and the earnest co-operation of the borrowing churches have combined to put the church edifice loan funds of the Society in excellent condition to meet the demands of the postwar period. Many loans made to churches during the financial depression following the last war were, by the very nature of the times, somewhat involved. In several instances it was feared that substantial losses would be incurred by the Society. We are pleased to report that there are less than a dozen unsatisfactory loans now outstanding and these loans are being reduced steadily. We have reason to believe that, by the end of the calendar year, every loan account will be reduced by substantial payments.

Special commendation is due our Negro and bilingual churches for their wisdom in rapidly reducing and retiring debts on their church properties during this period of prosperity. State and City secretaries have aided and encouraged local churches in programs of loan repayment. This mutual concern for and effort on behalf of our revolving loan funds has done much, not only to conserve our moneys for future usefulness, but also to assure an even greater service to the churches of our Northern Baptist fellowship. The Society is now receiving initial payments on account of loans recently made to our churches from its share of the Church Extension Reserve Fund of the Northern Baptist Convention. If and when these payments accumulate they will be used to help provide suitable places of worship in promising but needy situations.

Again this year we have been able to release our field representative for limited periods for special financial campaigns in a few churches. We do not have sufficient staff to do more and our own loan accounts have first claim on his services, but the Society has been able to help church groups with programs for debt reduction and for building funds. These additional services are rendered without expense to the Department of Edifice Funds.

In order to render a more effective service to our Baptist churches the Department has co-operated through the Church Building Committee of the Home Missions Council with the church building secretaries of some twenty-six other Protestant denominations. When possible, literature is published co-operatively. Thus a saving in the cost of materials and in the quantity of paper is effected. Under this arrangement a new book, *Planning the Small Church*, has been published recently and a reprint of *Building and Equipment for Christian Education* has been produced. Both of these publications have been circulated widely throughout our Convention.

As indicated in a previous Annual Report, this Department and the Board of Education and Publication of the Northern Baptist Convention are working together to help our churches improve their church school buildings and equipment. A number of conferences have been held and some new literature, the result of our joint effort, will be forthcoming this year. Group confer-

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ences, Convention programs, exhibits of pictures, visits to theological seminaries and a month spent at Green Lake last summer have widened the scope of our counseling. Literature and reviews of blue prints are being sent out in increasing volume.

With other Protestant denominations, Northern Baptists are now concerned with the largest church building program of our National history. It is conservatively estimated that plans are being projected for church buildings costing some five hundred million dollars. Incomplete returns from questionnaires sent out to Northern Baptist churches indicate that there are substantial building funds in the treasuries of Baptist churches and that proposed church building programs are being projected, totaling many millions of dollars. The wise choice of suitable building sites, the erection of properly designed church edifices, and the sensible financing of building programs will go far to increase the effectiveness of our Baptist witness for generations to come. This Department is endeavoring to make available to our churches the best church building and church financing information obtainable. Some 200 individual Baptist churches have been visited during the past year and conferences were held with other church representatives in group meetings. Even so there are at present upwards of 150 unmet requests for help with building problems.

LITERATURE AND PUBLIC RELATIONS

Two methods have been used to interpret Home Missions to Northern Baptists. First, the production and circulation of pamphlet literature and preparation of articles for Baptist periodicals have been continued. *Missions*, state and city bulletins, *Baptist Leader*, *Young People*, and other periodicals of the Board of Education and Publication, the news letters of the Council on Finance and Promotion, and the *Watchman Examiner* have been helpful and co-operative in the publication of news and articles about home missions. Pamphlets and booklets have been prepared in co-operation with the Woman's American Baptist Home Mission Society whenever the nature of the contents made that mutually advantageous. Second, by sermons, addresses and discussions in churches and before ministers' conferences the work and program of the Society have been presented.

A large measure of time has been devoted during the year to preparation of *Home Missions Digest II* for publication, a work in which the two home mission societies have shared. A considerable portion of the space in that illustrated book is devoted to Northern Baptist home mission work among uprooted Americans—material made available to Baptist churches for use in their study of the home mission theme for 1945-1946, "The Church Among Uprooted Americans."

Kiowa Turning, by Coe Hayne and *Whither the Tribes Go Up*, by Florence Crannell Means, two booklets related to the home mission study theme for the current year, "The North American Indian," have been circulated widely. Through the Council on Christian Education and the Missionary

Education Movement, contributions have been made to the development of manuals and study courses.

Inquiries from many individuals for information regarding the work of the Society and its history have been answered. Of particular interest has been the Centennial Celebration of Baylor University, Waco, Tex., founded by Rev. William Milton Tyron of The American Baptist Home Mission Society. For the occasion, historical information was supplied and a representative of the Society participated in the program.

The Pastors' Round Table, an exchange bulletin for Baptist pastors and chaplains, has been published five times during the year. The entire output of literature, exclusive of titles on Evangelism, Town and Country Work, and Christian Ministry to Service Men, totaled 87,450. The following have been published by the Society under a single imprint: *Annual Report*, 750; *Letter to Pastors*, 5,200; *Pastors' Round Table*, 29,300; *Tomorrow and You and Your Money*, 2,900. Published by the two Home Mission Societies: *The Problem of Twenty American Baptists*, 800. Published by the Council on Finance and Promotion under imprint of the Society, *Ledger*, 26,000. Prepared in collaboration with the Woman's American Baptist Home Mission Society and published by the Council on Finance and Promotion: *Home Mission Map* (reprint), 500; *Kiowa Turning*, 6,000; *Looking Both Ways with the Indian* (second printing), 10,000; *Whither the Tribes Go Up*, 6,000.

CHRISTIAN MINISTRY TO SERVICEMEN

The Christian ministry to servicemen and women has entered a period of transition. One of the major parts of this program in the beginning was to provide hospitality centers for servicemen in communities adjacent to camp areas. In these centers we provided wholesome and understanding Christian association, a place to talk with sympathetic persons, to sit quietly and think, to write a letter or read a book, and in some places we provided dormitory space for overnight lodging. Many Centers were interdenominational in nature. In such instances the projects were promoted through the Christian Commission for Camp and Defense Communities. Others were carried on by individual churches, and in many instances we assisted churches in a part-time or weekend ministry. At one time the department was participating in 175 different projects. Although reduced in number, our Service Men's Centers and programs continue to offer a valuable and fruitful ministry. In spite of the fact that most of the organizational and promotional work had been done previously, we have, during the past year, organized some additional programs and still have the possibility of a few more. It seems quite probable that the greater concentration of military forces in the future will be on the Pacific Coast. Fortunately we have adequate Centers already in operation to serve them. There are several Centers in California, Colorado and Washington which have an average monthly attendance of 8,000 to 10,000 servicemen and women. With the progress of the war and the closing of many Centers the

need for financial assistance in many places has ceased to exist. However, in a few centers of population where we have carried on some of our major projects, the need for this type of ministry continues. At present we are assisting in 60 different places.

Literature has been one of our major contributions. We have co-operated with the Service Men's Christian League and have aided the League financially in printing and circulating *The Link*. This monthly publication is distributed to chaplains of all denominations and has proved helpful in interdenominational Sunday evening discussion groups. We have co-operated with the Board of Education and Publication in sending out large quantities of *The Secret Place*. Many other leaflets designed for servicemen's use have been sent out in large quantities. The Department has encouraged churches to keep in touch with their men while in service.

We have co-operated with the Christian Commission for Camp and Defense Communities in providing an interdenominational ministry in communities that could best be served co-operatively. We are also co-operating with them in seeking to develop a worth-while ministry in hospital communities.

Though money from the World Emergency Forward Fund cannot be used for members of Civilian Public Service Camps, nevertheless we administer the funds which are designated for this purpose. We also supervise two detached service projects. One is in a hospital for epileptics, the other is at a mental hospital. In both instances the men serve as attendants, caring for the patients. There are about 150 Baptist men in all, serving in camps and in detached units. While they are in camps the cost is \$30.00 per month for each person. Northern Baptists do not contribute enough through designated gifts to carry the costs of our men. The difference is made up by the Friends, Mennonite and Brethren churches.

On March 1, 1945, there were 529 Northern Baptist ministers serving the U. S. Army and Navy as chaplains. Nine of them have been lost, either by disease or by having been killed while on duty. One is a prisoner of the Japanese. We co-operate with the General Commission on Army and Navy chaplains and in this we make a united Protestant approach to the chaplains' ministry in the Army and Navy. We co-operate with the Service Men's Christian League in the publication and distribution of *The Chaplain*, a monthly magazine devoted to the interests of chaplains. We also maintain contact with our chaplains and furnish them with such needed supplies as portable Communion sets, magazine subscriptions, pamphlets, visual truth posters, *The Secret Place*, New Testaments, and other supplies. It has been our practice to meet with each class of chaplains which passes through the chaplains' schools and have the Baptist men (North, South and Negro), as guests of the Northern Baptist Convention for dinner, fellowship and inspiration. Hundreds of letters have been received from chaplains expressing thanks and appreciation for their denomination's interest in them and ministry to them. We assist the chaplains in their re-establishment in civilian pastorates. Information is being gathered which will be passed on to state

and city secretaries, who will use their influence in helping these men relocate.

Attention has been focused this year upon the need for a practical program in the local church which will help reintegrate returning servicemen and women into civilian life. We are seeking to give guidance to local churches and to prepare and distribute material which will be helpful and suggestive. Conferences for pastors and churches on reintegration of servicemen and women are a part of the total program of the denomination. These conferences are now being set up and a handbook is in process of preparation. We shall work in close co-operation with the Christian Commission on Army and Navy Chaplains, and the Veterans' Administration to outline an adequate and effective hospital ministry for veterans' hospitals.

We participate in recruiting for the ministry. Many servicemen are indicating a desire to enter the Christian ministry when they return to civilian life. The chaplains notify us of men whom they find to have such an interest and all the information is referred to The Board of Education. In co-operation with The Board of Education we encourage them to secure adequate training.

We co-operate with the Service Men's Christian League, an interdenominational organization of servicemen. The League brings the servicemen and women together for evening discussions, and to carry on an organization for fellowship, service and Christian activity. These resemble the Sunday evening youth organizations of the home church and through them they are able to receive help as well as give expression to their Christian life.

SUMMER SERVICE PROJECTS

In co-operation with the Baptist Youth Fellowship and the Board of Education and Publication, summer service projects were arranged for the Crow Indian field in Montana, Willow Run, Mich., defense housing area, and Harlem in New York City. At each place a small group of college young people spent six weeks without salary, serving in the church schools, worship services, visitation, vacation church schools and young people's meetings. The missionaries directed the projects. In each place they made a contribution of service to the mission field and also gained an experience in fellowship with people of other races which resulted in Christian understanding. Projects are being prepared for the summer of 1945 at Sacramento, California; Kansas City, Kans.; Rio Grande College, Ohio; Boston, Mass., and Harlem, New York City.

OUR SUFFICIENCY IS OF GOD

Seasons of anxious sorrow always send the disciples of Jesus Christ to the source of all spiritual strength. Our ministries have been in many places: among the sparsely settled Indians on the Mesas and in defense housing areas in the cities; in the midst of sinister forces which seek to

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undermine homes and destroy families and on deserts with interned Japanese Americans who have been evacuated from the security of their homes on the Pacific Coast; among lost men and women to whom we witnessed to the power of the Gospel to save and with servicemen and women to whom we offered hospitality and mercies in the name of Christ. The salvation of men remains our objective and to win "North America for Christ" states our purpose. What has been accomplished is not of us. The first great missionary of Christ has spoken that which is most true for us: "Not that we are sufficient of ourselves to think anything as of ourselves; but our sufficiency is of God" (2 Corinthians 3:5).

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On behalf of the Board,

G. PITT BEERS, *Executive Secretary.*

T. B. CLAUSEN, *Chairman.*

IN MEMORIAM

Rev. Herbert R. Roberts, Director of the Cosmopolitan Christian Center in Denver, Colo.; July 12, 1944.

Rev. F. L. King was one of the pioneer missionaries to the Indians. He spent seven years among the Arapaho Indians before he had his first convert. He served under the Society for almost forty years before his retirement in 1937. July 17, 1944.

Rev. F. M. Dunk, for many years Director of Evangelism in Illinois; September 28, 1944.

Rev. E. Herbert Dutton, for many years a leader in developing the church program in the large cities; 1931 to 1940 Secretary of seven cities of Ohio under joint appointment of the Home Mission Society and the Ohio State Convention; October 3, 1944.

Harry D. Millar. The Board of Managers of The American Baptist Home Mission Society is grateful to God for eleven years of fellowship with Harry D. Millar, who departed this life on October 5 last. As a member both of the Finance Committee and of the Committee on Edifice Funds and Building Counsel, he entered sympathetically into the problems that confronted the Society and gave freely of his time to their study and solution. For this he brought to our Board the fruits of a long and successful business experience. For thirty-three years he had been connected with the firm of R. G. Dun and Company (now Dun and Bradstreet) and at the time of his retirement from business he was manager of their New York office. He is affectionately remembered by the officers and members of the Board for his wise counsel and his conciliatory spirit. He had a face and manner which inspired confidence and made for good will. He was one of the many living stones upon whose hidden base the broad structure of our missionary enterprise is laid. The quiet, unobtrusive service of Christian laymen such as he is beyond price. October 5, 1944.

Hon. Ernest E. Rogers. The Board of Managers of The American Baptist Home Mission Society records its sense of loss in the passing of the Hon. Ernest E. Rogers of New London, Conn., on January 28th last. For twenty-three years he gave faithful service as a member of our Board from 1919 to 1942, the last three years serving as President of the Society. The Board remembers the many occasions when as vice-chairman he presided over its meetings with notable skill and urbanity. In public life he had filled important positions from mayor of his city to lieutenant governor of the state, but none of these honors gave him the satisfaction he enjoyed as a member of this Board. His long Baptist ancestry and his devotion to living Baptist principles gave him marked character and dignity. January 28, 1945.

IN MEMORIAM

Rev. Herbert E. Rogers, President of the Board, died on January 23, 1911.

Rev. H. E. Rogers was one of the most distinguished leaders of the Christian mission movement in America. He was born in 1844 and spent his early years in the West. He was a member of the Board from 1871 to 1911.

Rev. H. E. Rogers was a man of great energy and vision. He was a strong advocate of the Christian mission movement and was instrumental in the founding of the Board.

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REPORTS FROM THE FIELD WORKERS*

DEPARTMENT OF CITIES

The Baptist Program of Juvenile Protection

Ray E. Moore

The National Baptist Convention which met in Atlanta last in 1944 reported numerous reports of juvenile delinquency. It was recognized that such reports and suggestions were needed as a basis for action by the various churches.

But a real step was not taken until the National Baptist Convention in 1945 reported the work and plans of the Department of Cities. A Committee on Juvenile Delinquency was organized to take and representative committee in each church and to report to the National Baptist Convention on the progress of the work. The Department of Cities has been working on this work since 1945 and has been successful in many ways.

SUPPLEMENTARY REPORT OF

THE AMERICAN BAPTIST HOME MISSION SOCIETY

The American Baptist Home Mission Society has been working on this work since 1945. It has been successful in many ways. It has been successful in many ways. It has been successful in many ways.

1. Increased Publicity. Numerous pamphlets have been published to draw the public's attention to the problem. A series of booklets, "What About the Children?" was published. The Department of Cities has been successful in many ways.

2. Juvenile Courts. The Department of Cities has been successful in many ways. It has been successful in many ways. It has been successful in many ways.

3. Juvenile Detention. The Department of Cities has been successful in many ways. It has been successful in many ways. It has been successful in many ways.

4. Juvenile Counseling. The Department of Cities has been successful in many ways. It has been successful in many ways. It has been successful in many ways.

5. Juvenile Rehabilitation. The Department of Cities has been successful in many ways. It has been successful in many ways. It has been successful in many ways.

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REPORTS FROM THE FIELD WORKERS*

DEPARTMENT OF CITIES

The Baptist Program of Juvenile Protection

EMIL KONTZ

The Northern Baptist Convention which met in Atlantic City in 1944 registered profound concern about juvenile delinquency. It was recognized that some churches and communities were engaged in commendable efforts locally to combat delinquency.

But a real need was felt for some organized and united effort to protect and nurture the moral and spiritual welfare of children and youth. A Committee on Juvenile Protection was authorized. A large and representative committee was appointed and has been active for about a year. On this committee are ministers, educators, and laymen from many areas. Much study and planning have been done, with some projects already under way.

The Northern Baptists are the first large Protestant body to initiate a nationwide endeavor in the field. The program includes these important features:

1. Experimental Projects. Scores of churches in 28 states are engaged in trying and testing out a variety of activities for children, youth and adults. These include the following: teen-age youth recreation centers, children's craft and hobby clubs, young parents' study groups, children's neighborhood Bible circles, classes in family religion, etc. At the close of the experimental period results will be appraised and used to develop a proved and effective pattern to be shared with all churches.
2. Juvenile Protection Sunday was observed widely throughout the country on May 6, 1945, the first Sunday of National Family Week and is planned as an annual observance. It was a special time for informing and arousing churches to concern and action. All pastors were supplied with generous informative and sermon material on the subject.
3. Increased Publicity. Numerous illuminating articles have been published in Baptist papers, both national and state. A striking booklet, "What About These War Casualties?" was published. The committee serves as a clearing house and conscience of the denomination in this field.
4. Junior Citizens Camp. An experimental camp is to be held at Green Lake, Wis., in the summer of 1945 to test and prove the methods of dealing with problem juveniles. Techniques thus tested will be used in numerous camps throughout the country to help curb and cure delinquency.
5. Juvenile Reclamation Program. Under the leadership of a national director local churches will work with agencies dealing with juveniles, especially Juvenile Court and law-enforcement agencies, and will sponsor and help restore youth to right living.
6. Home Counseling Program. Led by a national director, institutes in Christian home-making will be held for youth, couples and parents in co-operation with various family welfare agencies, thus helping to prevent delinquency in both old and young.

* In order to conserve paper these reports have been abbreviated by means of printing only typical reports rather than printing the many excellent reports that have been sent in from the field by the missionaries.

DEPARTMENT OF TOWN AND COUNTRY

(The following report by Edward L. Crane shows something of the trying experiences which come to colporteur missionaries.)

I am sending to you a brief account of three experiences we have had during the past year, (1) Storms in the mountains, (2) a baptizing experience, and (3) with children in a mining town.

Nearly one year ago we were moving from one field of endeavor to another and we crossed one of the passes on which we were passing through a blizzard. Several cars and trucks were in the ditch beside the road. We climbed to the top of the pass and into the storm. The highway has a pole on each side of the road about every one hundred yards. With the windows down and our heads out the windows we were able to keep between the poles and move on at about 3 miles per hour. Returning from the other place and crossing another pass we were nine and a half hours in a caravan of thirty cars and trucks, every one helping every one else when cars slipped off from the narrow ridge of snow packed down under the wheels. Just the slightest slip by one car and all cars were stopped until the car was put back on the ridge by the drivers who followed. When we had at last reached town on the other side of the pass at one corner every car stuck and we had to stay there all night. We have had wonderful fellowship with Christians every place we go.

Second, while we were in one of these places we had the pleasure of baptizing two, a young man who was going into the Army, and his wife. We had no baptism so wrote to a church fifty-five miles away and made arrangements to go over there to baptize them. We had a splendid meeting and after baptizing them left for home. We were nearly home when we stuck in the snow and worked about an hour to get the car out of the drift. It was 27 degrees below zero and we had traveled 110 miles.

Third, we had two short visits to the world's largest gold-mining camp. In each visit we stayed over two Sundays and had the pleasure of meeting the children one hour every afternoon for Bible stories. Folks told us we would have trouble with one of the boys but this boy was the most interested and wanted us to see his mother. When we went to see her she was very happy to meet someone who could get the interest of her boy.

That church now has a regular pastor and is getting along very well considering that the whole camp has less than one-third of its usual population.

It has been our pleasure to call on 1,200 families, preach 108 sermons, make 145 addresses, give away 195 gospels, 25 Testaments, 10 Bibles, and 2,350 pages of tracts, baptize 2, lead 7 to decide for Christ, help encourage 12 churches, attend one rural workers' conference and 2 assemblies.

We have remodeled and put back into service our house car which had been out of service for 22 months and we are looking forward to another year of blessings in His service as He leads.

LATIN AMERICA

CUBA

WILBUR LARSON, General Missionary

As we look back over the year just completed, we notice once more the central place occupied by the staff, and how nearly all the problems and successes of the mission are intimately related to the personnel. Our staff of pastors, teachers and other workers has on its roll many devoted men and women. Thirteen of these have served for 25 years or more, with 36 years as the longest record. Some have excellent training, others have only a fair preparation. By means of summer institutes, correspondence courses, and otherwise, we try continually to raise the standards and encourage the men already working to seek better preparation. This past summer, in addition to our regular institute at Cristo, we held another in Baracoa for the workers and a large group of eager lay people who attended faithfully all the sessions. It was combined with their annual district convention. During the year three of our ordained men have left our work for one reason or another. Fortunately we have some younger men, not yet ordained, who are prepared and have some experience, and some of them can be ordained soon. Other young men and women are in training at Cristo. We all recognize the need for better methods for enlisting and training workers.

One way of helping our workers is to send them to the States for study. At present there is one young man from the Cuban Mission studying in Northern Seminary in Chicago. We hope he will come back with new ideas and new vigor to help the Mission. This summer we expect to send another young pastor for the special purpose of working in and learning about summer camps for boys, and also young people's assemblies. The youth organization of the Mission is vigorous, and willing and able to take the initiative, but willing also to learn from others. The biennial Youth Congress was held last August in the beautiful city of Matanzas, with the young people of the Southern Baptist Mission. This summer there is scheduled the second summer assembly at Cristo. There is great enthusiasm for it in many churches, and it is expected that it will be well attended.

Our American staff will suffer during the next year as Miss Kathleen Rounds leaves for a year in the States. It would be hard to overestimate the value of this efficient worker, and her influence will be greatly missed, not only in the girls' department at Colegios Internacionales, but in many other aspects of the Mission. We trust her year in the North will make her even more valuable as she returns later to work with us. She is supported jointly with the Woman's American Baptist Home Mission Society.

We are encouraged at the prospects of the coming of a new missionary, Mr. Harold Wilson Brown, already appointed by the Board and due to come to us late in the summer. Among the changes in pastorates has been the one at the First Church in Santiago. This is our largest and strongest church and it has one of the best church buildings in Cuba. A little over five years ago occurred the death of the man who had been its pastor for many years and since then the church has been under the leadership of another elderly worker. He has now resigned, and the General Missionary is temporarily in charge of the church. A great work can be done here, and we are hopeful that the right leadership may be found.

Not only Baptists, but evangelicals of all of Cuba have joined to celebrate the 40th anniversary of the coming of Dr. M. N. McCall to work in Cuba. This veteran Southern Baptist missionary stands out among all the foreign missionaries on the island. His work has been steady and sturdy. As superintendent he has built a strong Mission, and as pastor of a leading church in the heart of Havana he has influenced not only the people of that city, but many thousands more by his radio ministry. The Cuban government recognized his contribution by awarding him the medal of the

Order of Carlos Manuel de Céspedes, the highest decoration given by the government. The ceremony at which the medal was given was a brilliant and memorable occasion.

Our school at Cristo has had its largest enrollment in many years, with the dormitories filled to capacity and even overflowing into other rooms made over into dormitories. We are always trying to bring a larger proportion of students from our churches, and this year of the boarding students over one-fourth are from Baptist homes. This cannot be accomplished except by awarding scholarships, and we are trying to spread out what help we have available by means of work scholarships. Many students are working in the dormitories, classrooms, school farm, kitchen and dining room and other departments of the school. We have been trying to extend this system, and while we cannot say that we have had complete success, still our experience indicates there are more possibilities in this direction.

The Cuban Baptist Home Mission Society observed its 25th anniversary this year, and the celebration culminated in a special observance at the annual convention. Much interest and enthusiasm had been awakened, and it was possible to report the largest offerings and largest surplus in many years, and on that basis increase substantially the budget for the new year. There was a banquet honoring the workers of the Society and special recognition for them in the convention program.

The prospects for the future are limited only by our ability to take advantage of the many opportunities which present themselves. In the closing weeks of the convention year we held another simultaneous evangelistic campaign with heartening results, indicating that "the harvest truly is great." Wide rural areas are awaiting eagerly the coming of the missionaries, and in our cities the opportunities are of a different nature, but no less challenging. Especially is there a wonderful field among the children and young people of the cities. "Pray ye therefore the Lord of the harvest that he would send forth laborers into his harvest."

Statistics

Churches, 62; outstations, 57; church members, 3,860; baptisms, 161; Sunday schools, 184; average attendance, 7,351; elementary schools, 14; enrollment at elementary schools, 1,321; high schools, 2; enrollment at high schools, 149; theological schools, 1; enrollment at theological school, 9; national staff: ordained men, 33, unordained men, 32, women, 45; foreign staff: ordained men, 1; women, 3. Value of church property, \$250,000; value of school property, \$120,000; contributions to pastors' salaries, \$11,785.81; contributions to missions, \$5,250; total contributions, \$34,074.95.

EL SALVADOR

JOHN G. TODD, General Missionary

If an annual report is to be a true picture of the progress of the churches, of results and definite accomplishments in missionary endeavor, and if the picture must be shown, I am not going to say ours is a good one if looked at in the usual way, distantly. For nearly all of this fiscal year El Salvador has been upset politically, especially in the west. Our people have been afraid to move, afraid of bullets and bombs—things which have been experienced by spells, and tend to keep nerves on edge, and have definitely interfered with regular and special activities among our Baptist constituency. Along with this fearfulness there has been a wave of wild political enthusiasm, which has distracted our people to the extent that some have gone so crazy over politics as to forget the interests of the Kingdom. It has even seemed necessary to warn pastors of this danger. The Western Association, called for Sonsonate, was omitted altogether.

The east has felt a better sense of freedom than the west. The annual convention, held at San Miguel, was well attended. Late in January, 1945, I attended the Eastern Association at Ozatlan representing some nine churches. In that region the sunrise prayer meeting is a matter of custom at important gatherings. As morning was breaking on the first full day, a prominent laymen who slept near me asked,

"Are you going to the meeting?" I did not think that I could go, and my friend left without me. I reflected that there would be some there, even though a few. I decided I would go and take note of them. Many come from a distance with some hardship, and rising early on a day with a crowded program means something. Whoever they were I would see. I entered and found a full house. I wish I could remember their prayers. In the prayers there was a complete absence of all selfish desire. The objects were like these: personal cleanness before God, His power in the churches, His working in the Association. In it all faith was in evidence, holy desire, real life, concentrated in this annual reunion and so characteristic of the Baptist life in this end of the Republic.

A drawback has been the lack of ordained men to do the baptizing. Contrary to what one might expect, our best pastors fear and hesitate to be ordained. However, may we hope this means a proper high regard for the ministry, and a high Baptist standard for the future. All of our pastors are men of earnest devotion to the Cause. There is not one who does not feel the importance and worth of Kingdom interest and who would not be willing to suffer for it.

The financial strain has recently become pronounced. One of our problems is to make churches see the meaning of this in regard to the pastor and to take responsibility. In recent months and up to the present late moment of writing, after the quieting down of political turmoil, churches have hurried to hold evangelistic campaigns with a willing response by workers. Within thirteen months campaigns have been held in Guatajiagua, Moncagua, Chinameca, Ahuachapan, Jiquilisco, Aguacaliente, Jucuapa and Atiquizaya. In each case workers were brought together from various parts, and churches contributed liberally and enthusiastically.

As always, we need laborers. An attractive man has been placed in Chalchuapa where the church, due to the failure of a minister, was broken. Mr. Ernesto Mezquita has settled there and opened his work with new hope for the church. The Ciudad Barrios Church has taken on a volunteer pastor for part time without claim on the Mission. Other young men are giving promise, in addition to one in Nicaragua at present as a student, Miguel Blanco.

Statistics

Churches, 22; baptisms, 47; outstations, 32; occasional preaching points, 52; members of churches, 1,159; Sunday schools, 37; Sunday school teachers, 109; average attendance at Sunday schools, 1,166; missionaries: ordained, 4; unordained, 11; value of churches, parsonages and lots, \$55,100.17; value of school property, land only, \$9,375; total value of property, \$64,475.17; contributions to pastors' salaries, \$1,273; contributions to national and foreign missions, \$508; total contributions to all objects, \$5,294; students for the ministry, 1; vacation Bible schools (by Woman's Society, Miss Mary Mills), 4; attendance at these schools, 150.

HAITI

A. GROVES WOOD, General Missionary

We are happy again to report a year of ingathering. In many areas there has been a steady wave of revival which has been evidenced by a constant stream of new converts. The whole Central Plateau and several areas on the Northern Plain have been thus visited. Large numbers of baptisms are reported as new districts have been opened to the Gospel message. In spite of the difficulty of obtaining building materials the parsonage at Las Cahobas has been almost completed and the new church building at Maissade is well advanced. A new church has also been erected at Limonade. We are again happy to report that the Government has shown its appreciation of the work we are doing and we can count on its protection.

The most important event of the year as far as this Mission is concerned, however, is the opening in Cap Haitien of a high school, run as far as the Haitian Educational code will allow along the lines of an American high school. The "College Internationale"

as it is called, began in October and has now a student body of nearly 150. We could get many more if funds permitted us to form higher classes. Daily Bible study courses are given in the school, and the pupils sing hymns in English and Spanish as well as in French. If it is possible to increase the school next year we shall probably double the student body.

We have to report the death in June of Pastor Elie Marc, the father of Ruben Marc, the brilliant pastor of the church in Port-au-Prince. Brother Marc was expecting to celebrate his jubilee shortly after the date on which he was called to higher service. But God ordained otherwise.

Another difficulty has arisen by the resignation of Pastor Lariviere from the church at Cap Haitien, and I have had to take back the church that I had pastored for so many years. We have thus lost two men, and the Mission staff has been augmented by Cynnatus St. Phard, a young man recently returned from Jamaica, where he completed his theological training. He has settled at Limbe and will have charge of the area including Plaisance. The great need of Haiti is for trained leaders. The Gospel has gone like wild fire through vast areas and there are many hundreds of conversions, mainly among the peasants. The increase by baptism has amounted to 1,411. Thus another large increase has been registered while the staff has had a net loss of one member. We have to make use of untrained helpers more than is good for the future of the Mission, and these men, although they are earnest and devoted workers, have very little to give the many who need instruction. Most of the pastors are doing what they can to train the leaders in their area. Both Mr. Kelly and I have had Bible training classes for several years, and Brother Ruben Marc has a preacher's class in Port-au-Prince. But we need more than this. We ought to train not only the best of our leaders, but our own pastors. We pray that the Lord may send us a man who will be fitted for this important work in the near future.

Cap Haitien

I have had to assume again the pastorate of this large church together with the three daughter churches in this area. We are happy to report a steady stream of conversions both in the town and in the country. In addition to the buildings at Limonade and at Acul du Nord which have been erected with help generously given by the Mission, the church at La Plaine du Nord has gathered together large quantities of building materials, and is planning to begin building there almost immediately. The Sunday services are well maintained and at night the church at Cap Haitien is packed. The prayer meetings, evangelistic services and the Bible Class are well attended. The mission station at La Fovette in the warehouse of the senior deacon, Mr. Charles Laroche, is crowded out every week. The reorganization of the young people under the joint direction of my son Harold and Miss Edith Robinson, the directors of the two schools, has resulted in a group of promising young people on Sunday afternoons, and the introduction of the star system has resulted in a tremendous increase in the attendance of children in our Sunday schools.

Port-au-Prince

The church in the capital, still ably directed by Pastor Ruben Marc, reports another year of steady advance. The pastor has solemnized 109 marriages during the year and baptized 130 believers. Total contributions amounted to \$1,536.63, and evangelistic activities have resulted in the registration of 413 decisions for Christ in the city alone. The country work also has been blessed with encouraging results. New chapels have been opened in several places. The pastor has recently made a long tour on horseback visiting some of the farthest outstations, e.g., Malanga, Derosiers and Bouviers, which he had not been able to visit for some time past owing to the increasing pressure of work in the city and the near-by stations. He found everywhere a spirit of loyalty. At Derosiers the splendid and spacious stone building was too small to take in several hundreds who had come to hear the message. Mention should be made of the increasing part the church is taking in the nationwide campaign for

literacy sponsored by the President of the Republic. No less than 15 training centers have been organized for this purpose, and the aim is to have a center in every one of the outstations.

Trou du Nord

The death in June last of the aged pastor of this large church left us with a problem on our hands. To have moved one of the other pastors would only have created another problem and, furthermore, the field is far too large for any one man to cover. Two large stations in the center of the area solved a part of the problem by inviting the senior deacon, Romissaire Saint Victor, to be pastor. He is a man of blameless character and co-operates loyally with the Mission. The area east of Fort Liberte, including Ouanaminthe and Ferrier, situated near one of the large sisal-growing areas, asked me to take them over and I have done so. The Trou church itself invited Mr. Kelly to the pastorate. He has his hands full already at Hinche; the best he could offer was to give them half time at Trou and half time at Hinche, and so we have provided the church with an assistant in a well trained man from the church in Jacmel. The solution, however, cannot be regarded as final for Mr. Kelly cannot meet the needs of these two churches so distant from each other.

Hinche

Pastor Stanford Kelly is still in charge of this large area in the center of the Republic. He reports a year of steady increase. Several baptismal services have been held during the year. The annual fete of cotton harvesttime was attended by tremendous crowds. This year the crop of cotton was only 45 per cent of last year. The drop is due partly to a drought lasting for nine months and partly to depredations of the boll weevil. The price was good and it was hoped that the harvest offering would have reached the amount given last year, nearly \$400, but we were disappointed. The total was not much over \$300. There was no lack of enthusiasm, however. Mr. Kelly has had to divide the area and had placed two districts under national assistant pastors. The stone building at Maissade is nearly ready for the roof. It will be larger than the church at Hinche which, in spite of its size, is too small for the monthly Communion services.

Las Cahobas

Another large field in the interior of the Republic is Las Cahobas which is still pastored by Solon Gabeau, a devoted brother. He reports large additions to his membership and the entering of new areas. He has so many outstations in the region around Mirabalais that he wants to build a church there. The church at Belladeres is completed and the beautiful parsonage is nearly completed. This sphere has had many baptisms during the year. One pleasing element in the work of Las Cahobas has been the increasing number of members coming from the better class of the town. A school has been opened and the pastor's wife has trained a choir composed entirely of the children from the school. I do not think I ever heard better singing in Haiti than hymns and anthems sung by this choir of children.

Saint Michel

Saint Michel is another large field in the interior. The pastor is over 70 years of age but has built up a congregation that packs the building from week to week. Not even one-half of the regular congregation is able to get into the church. The field extends through the mountainous areas to the south and north. How much longer Brother Servius Guerrier will be able to carry on I do not know. But we have no one to put in his place. Last month a baptismal service was held when 140 candidates confessed their faith in their Lord. In the afternoon 115 children were presented by their parents to the Lord.

Dondon

Pastor Vilfort Eustache, who has reached his sixty years and ten, is in charge of Dondon. He ought to be able to lay down the burden for he is a sick man and he is able only with difficulty to cover the large area under his supervision. He has an active church in the agricultural colony of Dianeville, and another among the mountains at Marmelade.

Gonaives

Gonaives is an extensive area pastored by Gabriel Mathon. He is working in the most difficult area in the Republic. To the south is a vast extent of rice fields through which there are no roads or even tracks except during the dry season. His pastoral visitation has to be done largely in dug-out canoes called "Bombas" poled along by a man standing in the stern of the craft. There is no district where ignorance is deeper and where help from the enlightened parts of Haiti is more needed. The light is steadily, if slowly, penetrating this district and during the year 31 candidates were baptized and a church formed among the rice flats.

Plaisance and Limbe

The Plaisance and Limbe churches were in my area until last summer and I was able to introduce the new pastor, St. Phard, who had just returned from Jamaica. He is full of zeal and is showing himself to be a real soul-winner. I have high hopes for this young pastor. He is a talented musician and a devoted pastor.

La Romana

The churches in La Romana, pastored by Leonzac Salvant, cover such a wide area that it is almost impossible to keep a check on the work. He now covers the whole of the eastern part of the Dominican Republic, and he has stations not only in the capital, Ciudad Trujillo, but also on the sugar estates to the west where he finds Haitians laboring.

Education

The schools in the larger churches in the interior, e.g., Hinche, Dondon, St. Michel and Trou, have been well maintained and several small schools have been opened in the outstations. A special gift made by the Ganson Street Church in Jackson, Mich., has enabled us to open five more such schools. Our great need is a seminary to train our own pastors. At the moment we have only one young man in training, but I hope that during the coming year we may be able to send at least two more men to a college. One of our great difficulties in the past has been to find young men with the spiritual vision as well as the educational qualifications needed for the pastorate. I believe that the high school will do much to solve this problem.

This Mission is co-operating as well as we can with the Government in the campaign against illiteracy. We have opened many centers for teaching adults to read Creole according to the system invented by Dr. Laubach. Unfortunately all the literature has been prepared for the people in the Port-au-Prince area and a large number of words are used which are not in use in the northern part of Haiti. Some of the words are not known. It will take time for the whole of Haiti to become familiar with the words and expressions used in various publications in Creole. We realize, however, how greatly Haiti will be benefitted by the widespread introduction of the Laubach method of teaching the people to read their own dialect.

Statistics

Members, 10,090; baptisms, 1,411; churches, 39; outstations, 153; Sunday schools, 28; Sunday school scholars, 3,798; income raised locally, \$4,418.86.

MEXICO

ERNESTO BAROCIO, General Missionary

We have had no serious problems in our relations with the Government during the past year. We have enjoyed all the rights that in religious matters the law grants to all citizens, but we have been careful not to go beyond the limits marked by our laws. No so the Catholics, who, feeling sure of the Government's tolerance, have reopened many of their confessional schools almost without any disguise, in plain defiance of the laws, and in many other ways show their disregard of them.

The opposition of the Catholic Church to all Protestant work in Mexico as well as in all Latin America, has become acute, especially since the Archbishop of Mexico City issued his pastoral last December calling the attention of all Catholics to the active propaganda of Protestants and recommending all available means to stop it. All Catholics have been instructed to put in the doors or windows of their homes large cards with the notice: "This is a Catholic home. We do not want any Protestant propaganda." A flood of antiprotestant pamphlets and publicity in all dailies has been running for many months, kindling fanatical hate and pouring all kinds of insults and slander on Protestants. I believe they have overdone it. Some persecution has been suffered by groups of evangelicals in certain sections of the country, but this campaign against us has been a kind of advertisement which has excited the curiosity and interest of many to know more about us and has brought them to our meetings and not a few to our faith.

Our own people have been quickened to new evangelistic zeal in response to Catholic attacks, and many thousands of tracts have been distributed in defense of our position as true Christians and patriots, and the sale of Bibles, Testaments and Gospels has continued to increase.

Both the spiritual and economic conditions of our churches have improved. The number of additions by baptism was larger than in any former year, and the same is true about the contributions towards self-support and missions. Six of our churches are self-supporting, and at least two more will be added to this number before long.

We have had several local campaigns of evangelism and some of our pastors have been developing special gifts for this work. Brother Jose I. Almanza, the well known pastor in Los Angeles, was led by the Spirit to leave his beloved church and family and give his time and talents as an evangelist in Mexico without pay. I arranged as well as I could the itinerary of his first campaign in which he visited about a dozen of our churches with marked blessing from the Lord. About eight hundred professions of faith were the fruit of his work. A second evangelistic tour was begun by Brother Almanza last January visiting our churches in Puebla, Oaxaca and Guadalajara, but he had to interrupt his work after his visit to this last place and return to Los Angeles on account of illness in his home. His disinterested and faithful work has been an inspiration to our pastors.

Most of our churches have had vacation Bible schools either in the summer or the winter. Miss Button and Miss Hall, missionaries of the Woman's Baptist Home Mission Society, have given valuable help to our pastors in this important work.

Three encampments have been held, two in Aytec of the State of Tlaxcala not far from the city of Puebla, where a piece of land with some old and ruined construction was bought by the Puebla brethren, and has been repaired and adapted as a permanent place for retirement and encampments; and another in Linares, N.L., in a place by the river. We have not succeeded in getting many of our young people to attend these gatherings, but the few that have gone enjoyed the inspiration and are a good advertisement for the next camp meetings.

Men are the most urgent need of our work in Mexico—men sent from God and thoroughly equipped to carry the Gospel not only to large cities but especially to the poor and humble people in rural sections and the millions of Indians of different tribes scattered all over the country. The Government is trying its best to raise the

intellectual level of the people and a nation-wide campaign is going on to put an end to illiteracy. Our churches are helping in this work as well as they can, but our special task is to give them the light of the Gospel. For this work the laborers are few.

Three of our pastors have left us this year. Two went to Texas and one to California. Some churches have no pastors and are visited only once or twice a month by the pastor of the nearest church. Many promising fields are waiting for us to send someone to teach the way of the Lord. I believe we ought to have a Seminary or Bible School of our own to train our future pastors and colporters.

Chapels are needed in many places. A humble but neat small chapel was dedicated on New Year's day in Cuautla of the State of Morelos. The church there was organized three years ago and soon after began to build its chapel at their own expense. The chapel at Tapachula, on the border of Guatemala, is about finished and I had the pleasure to be present there last January when the baptistry was dedicated with the immersion of six converts. The churches in Mexico City and Puebla have been collecting funds for the building of new and more appropriate temples. The First Church of Monterrey has spent forty thousand pesos in repairs and improvements in its building, etc. These material improvements reflect the spiritual interest and zeal of our churches.

We need humble chapels in many villages where we have groups of brethren whose homes are too small to hold the people that come to hear the preacher every time he visits them. Three or four hundred dollars would be needed for each chapel.

Our Mexican Convention met at Torreon the last week of April for its annual session. Reports from most of the different sections of the country represented there were encouraging. More than 800 baptisms—430 from our field—were reported. Contributions towards self-support and missions were larger than any previous year. The Convention spends most of the funds received to support missionaries in the Southern States, especially among the Indians, and to support a number of students in the Bible School now in Puebla, who are trained to do colportage and rural work.

I have been the editor of our Convention monthly, *La Luz* (*The Light*) for the last two years and will have to continue doing this work in the present year. I also supply all the Baptist churches in Mexico with hymn books and many of the Spanish-speaking churches in the States, as well as some other denominations. All this keeps me busy, and my prayer is that the Lord may give me wisdom and strength to do my work to the end of my day.

Statistics

Churches, 41; baptisms, 430; members, 4,710; Sunday schools, 66; average attendance in Sunday schools, 3,629; outstations, 90; attendance, 1914; vacation Bible schools, 17; attendance in vacation schools, 1,052; contributions towards pastors' salaries, \$5,787; contributions for missions, \$3,162; total contributions to all objects, \$40,189.

NICARAGUA

ROBERT W. DIXON, General Missionary

It is with great joy and satisfaction that we announce the first fruits of our Baptist Seminary in Nicaragua. On April 20 we graduated our first class of three young men who we are confident will make a great contribution to the Lord's work in this Republic. These boys have completed a four-year course of study with marked success. At the graduation exercises, which were held in Managua following the National Convention, Dr. Jose Maria Ruiz of the faculty delivered the graduation address and other talks were given by Rev. Thomas F. F. Dixon, founder of the Seminary, and Agustin Ruiz of the graduating class.

We are praying earnestly that the Lord will raise up more candidates for the Seminary as we now have only three students who will this year be in their third year of studies. Last year we had no entering class and it is doubtful if we will

this year. Pray with us that talented young men may feel the Lord's call into His service. Two promising young men have recently indicated their desire to enter the Seminary after further preparation.

Our national Convention met with the Managua church this year and was royally entertained. In many ways we again reached a new high point in Convention history. Attendance was the greatest of any annual gathering and the spirit of co-operation was of the finest. Pledges for the new year's work reached over \$2,000. The Convention maintains work in four fields, two of which are rural, one a large city, and the other an entirely new field in the northern part of the Republic.

During Holy Week and the week following we had our second annual Summer Assembly for the young people of all the Republic. Attendance was almost double that of last year and the young people were enthusiastic. An additional feature this year was the presentation of two radio programs over a local station by the young people. Our young people's work has been further stimulated during the year by regional rallies in San Marcos, Diriamba and Managua.

Another satisfactory feature of our work has been the increased distribution of Christian literature. We now have two full time and two part time colporters, besides the seminary students some of whom have done fine work in colportage. We hope eventually to have six colporters working in different sections of the Republic, so that their work may be more intensive rather than extensive.

The work in our large Baptist day school in Managua and in the Evelyn Briggs Cranska Memorial Hospital in Managua progresses as usual. In September Rev. Thomas F. F. Dixon, missionary in El Salvador, was sent to direct the hospital in an emergency and his presence in the Republic has been a great blessing, not only in the direction of the hospital, but in the leadership of our English-speaking congregation in Managua and occasional English services in Corinto. He was also the principal speaker in the annual Bible Conference of the Central American Mission during Holy Week and has spoken in a number of the churches in the Republic.

Colegio Bautista is completely crowded again this year. In order to assure a place for returning students, registration for the new year was completed before the last term ended. There was no room for more facilities.

Beside the urgent need for additional buildings for Colegio Bautista we need a modern church plant for the work in the Capital. This should be of reinforced concrete and large enough to accommodate 1,000 persons. We also need a ranch for the Seminary and orphanage.

Statistics

Churches, 15; outstations, 39; church members, 1,359; baptisms, 84; Sunday schools, 32; average attendance in Sunday schools, 1,362; elementary schools, 1; enrollment in elementary school, 580; high schools, 1; enrollment in high school, 151; theological schools, 1; enrollment in theological school, 6; national staff: ordained men, 4; unordained men, 15; women, 16; foreign staff: ordained men, 1; unordained men, 1; women 6; workers of the national convention, 4; value of church property, \$52,272.28; value of school property, \$57,000; contributions, \$7,198.39.

PUERTO RICO

AARON F. WEBBER, General Missionary

"Come over into Quebrada Grande and help us," was the import of a letter received by our young pastor just two years out of the Seminary. The pastor might truthfully have answered that his time was more than taken up with the field he had without adding another distant area to his responsibilities, but a call of need for the Good News is not so easily denied. So Justino Caraballo, with his wife and a number of the laymen of his church, was off to new conquests for the King of kings. A new outpost is now held on the everlasting frontier of gospel conquests.

This incident may be taken as typical of the advance in many of our fields in Puerto Rico. At the same time, we are far from satisfied. Like most fields, we are under-staffed just when the need and the opportunity are greatest. The answer of the Puerto Rico Baptist Convention in their Assembly of March past to this situation of "a great door and effectually opened unto us, . . . and . . . many adversaries," was to set new and challenging goals for evangelistic advance for the next four years, looking to the Golden Jubilee of our Baptist work in this island.

Self-support

The year past has been marked by advance in self-support among our churches. Not only have two congregations, Carolina and Coamo, announced that they are prepared to undertake the full support of their pastor as of May first, but in most of our 44 churches the proportion carried by the churches as compared with that provided by our Society is increasing constantly.

The administrative committee of the Puerto Rico Convention, called for lack of a better name the Committee on Pastoral Co-operation, has worked out a definite policy regarding the development of self-support. The basic conviction of this committee is that we should no longer expect salary increases to come from the Home Mission Society. All increases are to come either directly from the field attended by a pastor, or from the general area by proportional increases in other churches. To this plea the churches have responded enthusiastically. Some have increased as much as 75% and 100% the amount assigned to the pastor's salary.

The motives to which we appeal for this increased responsibility are, first of all, the increase in self-respect and self-direction that comes from their paying their own way. In the second place, we appeal to the broader Christian service made possible. There are great and challenging needs which can not always be thrown back upon our generous helpers of the North. Right here are new fields to be opened, particularly in the great urban areas being developed. We may have to call for help to erect buildings, but we are convinced that we should place necessary salaries within our present budget. Also, after fifty years of work, we are facing the immediate probability of having to care for a number of super-annuated ministers by some sort of pension system. For another generation, we hope to make provision through membership in the Ministers and Missionaries Benefit Board. For these first ones, veterans some of them of more than thirty years of service, we must make our budget stretch to give them an effective expression of Christian love and comradeship in their declining days.

Baptist Academy

The Baptist Academy in Barranquitas is rendering a service far beyond its means. This co-educational high school is really a modern miracle when one compares its accomplishments with the limited equipment and the difficulties faced on every hand. With an enrollment of over 100 this year, it has been necessary to hold four classes simultaneously in a frame building with the very thin partitions customary in tropical countries. How the teachers retain their sanity, to say nothing of winning from the students spontaneous expressions of appreciation for the solid and effective work being done and the Christian testimony of the Academy, is difficult to see. Yet the school is progressing and there are hopes of increasing both the equipment and the staff for a more adequate program. The Board of Directors hopes to develop vocational work and to make our fifty-acre farm contribute directly to the educational program.

A new service in which the Baptist Academy has been able to have a share by lending its facilities is the Baptist Missionary Training School established last summer by the Woman's American Baptist Home Mission Society with Miss Laura Fish as principal. The relationship of the two schools has been mutually beneficial.

Young People

The youth retreats are making a great contribution to the life of our churches and of the Convention in general. The year-round program of the department of

instruction of Puerto Rico makes it difficult to secure teachers for the retreats, but the interest is such that we carry on in spite of obstacles. For the intermediates, we have an increasing number of graduates of the young people's retreats who serve now as teachers. The Baptist Academy grounds provide the place for these three annual programs for junior high, senior high and young people's age groups.

Pastors

The Pastors' and Missionaries' Institute is an annual event of great significance to our Christian mission. Every year the workers return home from the "best institute ever." Not only does this time together provide for study of the Bible and of methods of Christian service, but it is the best possible seed-bed for ideas which someday will grow and bear fruit in all phases of our work.

La Co-misión

Starting this spring, we are publishing in mimeographed form something between an expanded circular letter and a small denominational paper under the name *La Co-Misión* (*The Commission*). This monthly periodical serves as a simple but effective means of exchange of information and stimulus within the Convention.

Joined Hands

In the interdenominational area we co-operate in the support of a pastor to the government institutions located in Río Piedras, the leper colony, the tuberculosis sanitarium, the prison and the insane asylum, also in the publication of the bi-weekly paper *Puerto Rico Evangélico*, in the support of the student pastor in the University of Puerto Rico, in the work of the Evangelical Seminary of Puerto Rico and the Association of Protestant Churches of Puerto Rico.

The Seminary started, more than a year ago, a campaign to raise \$50,000 for a new administration building, a tenth to be raised in the Island. Our Convention was asked for \$1,000 but voted to recommend to the churches a contribution of \$1,200. The challenge was taken up and within a year a total of \$1,360 has been given by our Baptist churches.

Open Doors

What shall we do to meet postwar opportunities? We have already referred to the enlargement of suburban areas. A section called López Sicardó, east of Río Piedras, will soon have housing for 5,000 families. In Puerto Rico that means a minimum population of 25,000 to 30,000, and this is but one of several similar projects. We must find the means of reaching them with the message of salvation.

Statistics

Organized churches, 44; baptisms, 297; out-stations (regular services), 122; church members, 5,358; Sunday schools, 144; average attendance, 9,147; kindergartens, 2; enrollment in kindergartens, 99; elementary schools, 1 (first grade); enrollment in elementary school, 40; one high school, enrollment, 107; one theological school (interdenominational); enrollment, 23; vacation Bible schools, 13; enrollment, 468; national missionary staff (including teachers and employees); ordained ministers, 16; unordained, 23; foreign staff, one ordained man, two women; value of church property, \$380,750; value of school property (including equity in Evangelical Seminary), \$43,520; contributions to pastors' salaries, \$19,915.35; contributions to missions, \$3,857.31; total contributions, \$60,441.14.

DEPARTMENT OF EVANGELISM

(A report from one of the Directors of Home Visitation Evangelism Crusades is typical of the field work that was done in this department.)

Home Visitation Evangelism Crusades

W. J. McCULLOUGH

Engagements Other than Conduct of Crusades

Sermons preached	62
State Convention addresses	2
Association and Great Commission Sessions	16
Pastor's Conferences	2
Laymen's Retreats	1
City and State Councils of Churches	2
Service Clubs, etc.	10
Preparatory conferences for Crusades	9
Conferences with individuals or groups of ministers or laymen	11
Ministers' Monthly Meetings	6
All-day Clinics—State, 1; Association, 1	2

Engagements as Part of Crusades

Two-hour Sunday Instruction of Workers	20
Number of laymen and preachers at Sunday instruction	5,081
Ministers' Training Meetings	52
Number of different ministers involved in training (occasional ministers attended who did not carry through "at this time")..	86

Summary

Churches reached in Crusades	72
Teams participating in Crusades	1,507
Interviews	4,054
First Decisions	960
Letter Transfers	745
Total Decisions	1,705

Decisions equal 42% of Interviews.

Each team (each evening) won 1.1 Decisions.

Average number of Decisions per Church: 23.7.

Average size of Church: about 226 Resident Members.

Average increase per Church: 10.4% of Resident Membership.

Outstanding results, apart from Decisions:

1. A new experience of Christ in the lives of the workers.
2. A quickening of the whole church.
3. A permanent group in Visitation Evangelism established in more than fifty of the seventy-two churches served.
4. A Counselor group or some plan of conservation determined upon in almost every church.

TREASURER'S REPORT

TREASURER'S REPORT

DEPARTMENT OF EVANGELISM

(A report from one of the Directors of Home Visitation Evangelism Crusades is typical of the field work that was done in this department.)

Home Visitation Evangelism Crusades

W. J. McCULLOUGH

Engagements Other than Conduct of Crusades

Sermons preached	62
State Convention addresses	2
Association and Great Commission Sessions	16
Pastor's Conferences	2
Laymen's Retreats	1
City and State Councils of Churches	2
Service Clubs, etc.	10
Preparatory conferences for Crusades	9
Conferences with individuals or groups of ministers or laymen	11
Ministers' Monthly Meetings	6
All-day Clinics—State, 1; Association, 1	2

Engagements as Part of Crusades

Two-hour Sunday Instruction of Workers	20
Number of laymen and preachers at Sunday instruction	5,081
Ministers' Training Meetings	52
Number of different ministers involved in training (occasional ministers attended who did not carry through "at this time") ..	86

Summary

Churches reached in Crusades	72
Teams participating in Crusades	1,507
Interviews	4,054
First Decisions	960
Letter Transfers	745
Total Decisions	1,705

Decisions equal 42% of Interviews.

Each team (each evening) won 1.1 Decisions.

Average number of Decisions per Church: 23.7.

Average size of Church: about 226 Resident Members.

Average increase per Church: 10.4% of Resident Membership.

Outstanding results, apart from Decisions:

1. A new experience of Christ in the lives of the workers.
2. A quickening of the whole church.
3. A permanent group in Visitation Evangelism established in more than fifty of the seventy-two churches served.
4. A Counselor group or some plan of conservation determined upon in almost every church.

Lybrand, Ross Bros. & Montgomery

CERTIFIED PUBLIC ACCOUNTANTS

NEW YORK	CHICAGO	PHILADELPHIA
PITTSBURGH	ST. LOUIS	WASHINGTON
BALTIMORE	BOSTON	BUFFALO
CINCINNATI	CLEVELAND	DALLAS
DETROIT	INDIANAPOLIS	KANSAS CITY
MEMPHIS	MILWAUKEE	MINNEAPOLIS
MOBILE	NEW ORLEANS	NEW YORK
PHILADELPHIA	PITTSBURGH	RICHMOND
ST. LOUIS	WASHINGTON	WICHITA

THE BOARD OF BAPTIST HOME MISSION SOCIETY
New York, N. Y.

We have examined the financial statements of THE BAPTIST HOME MISSION SOCIETY for the fiscal year ended April 30, 1945, have reviewed the accounting procedures of the Society and, without making a detailed audit of the accounting records, have found them to be in accordance with the generally accepted accounting principles and to be correct.

TREASURER'S REPORT

1944-1945

The investments in bonds, stocks and real estate are carried in the annexed balance sheet. There are not more than cost of amounts assigned thereto at date of gift to the Society. The market value of bonds and stocks based upon quotations as of April 30, 1945 is shown on an accompanying schedule. The market value of mortgages, mortgage certificates, real estate bonds, real estate and other investments is not readily ascertainable and it is not therefore possible to state what amount, if any, if any, may be sustained on the disposal of these investments. No provision has been made for depreciation of real estate carried in investments. The collectibility of the remaining loans on mortgages is not readily determinable; the amount of which assets and real estate properties are carried include \$122,711.45 for capital expenditures on properties in Mexico for which the Society carries a loan with and no provision has been made for depreciation of property and equipment and assets.

The Society owes to the donors of certain Christian centers, schools and missions. Except the investments in physical properties, the accounts of the Society and the general financial statements do not include such other assets and liabilities as these institutions may have. We did not examine the accounts or financial statements of these institutions.

All our opinion based upon such examination and subject to the foregoing comments, the accompanying balance sheet and related statements of income, expenditures, surplus and changes in funds set forth the position of the Society as April 30, 1945, and its fiscal operations for the year then ended.

Lybrand, Ross Bros. & Montgomery

New York, August 1, 1945.

TREASURER'S REPORT

1944-1945

Lybrand, Ross Bros. & Montgomery

CERTIFIED PUBLIC ACCOUNTANTS

NEW YORK
PHILADELPHIA
CHICAGO
BOSTON
BALTIMORE
WASHINGTON
PITTSBURGH

DETROIT
CLEVELAND
CINCINNATI
ROCKFORD
LOUISVILLE
ST. LOUIS
ATLANTA

DALLAS
HOUSTON
SAN FRANCISCO
LOS ANGELES
SEATTLE
—
LONDON

THE AMERICAN BAPTIST HOME MISSION SOCIETY,
NEW YORK, N. Y.

We have examined the financial statements of THE AMERICAN BAPTIST HOME MISSION SOCIETY for the fiscal year ended April 30, 1945, have reviewed the accounting procedures of the Society and, without making a detailed audit of the transactions, have examined or tested accounting records of the Society and other supporting evidence, by methods and to the extent we deemed appropriate.

The investments in bonds, stocks, mortgages and real estate are carried in the annexed balance sheet at book amounts which are not more than cost or amounts assigned thereto at date of gift to the Society. The market value of bonds and stocks based upon market quotations at April 30, 1945 is shown on an accompanying schedule. The market value of mortgages, mortgage certificates, real estate bonds, real estate and other investments is not readily ascertainable and it is not therefore possible to state what amount of loss, if any, may be sustained on the disposal of these investments. No provision has been made for depreciation of real estate carried as investments. The collectibility of the outstanding loans to churches is not readily determinable; the amounts at which school and mission properties are carried include \$122,311.46 for capital expenditures on properties in Mexico for which the Society cannot hold legal title; and no provision has been made for depreciation of property and equipment fund assets.

The Society owns or has equities in certain Christian centers, schools and missions. Except for investments in physical properties, the accounts of the Society and the annexed financial statements do not include such other assets and such liabilities as these institutions may have. We did not examine the accounts or records of these institutions.

In our opinion, based upon such examination and subject to the foregoing comments, the accompanying balance sheet and related statements of income, expenditures, surplus and changes in funds set forth the position of the Society at April 30, 1945, and its fiscal operations for the year then ended.

LYBRAND, ROSS BROS. & MONTGOMERY.

NEW YORK, AUGUST 1, 1945.

BALANCE SHEET, APRIL 30, 1945

ASSETS

Permanent funds assets:		
Investments	\$9,473,758.01	
Cash	118,836.23	
		\$9,592,594.24
Annuity fund assets:		
Investments	\$1,170,781.00	
Cash	20,201.63	
		1,190,982.63
Special trust funds assets:		
Income payable to individual beneficiaries:		
Investments	\$232,295.34	
Cash	6,244.45	
		\$238,539.79
Income payable to state conventions and city mission societies:		
Investments	\$1,304,314.76	
Cash	8,004.02	
		1,312,318.78
Special endowment for schools and colleges:		
Investments	\$824,464.14	
Cash	28,216.10	
		852,680.24
		2,403,538.81
Church edifice loan fund assets:		
Investments	\$225,298.45	
Interest-bearing demand loan to current fund	25,000.00	
Loans to churches, principally on first mortgages	99,796.50	
Cash	55,977.18	
		406,072.13
Special church edifice loan fund assets:		
Investments	\$187,266.05	
Interest-bearing demand loan to current fund	25,000.00	
Loans to churches on special terms	198,425.60	
Cash	70,836.77	
		481,528.42
Church extension fund assets:		
Investments	\$55.50	
Loans to churches	35,453.51	
Cash	2,739.35	
		38,248.36
Property and equipment fund assets:		
Interest in school properties	\$1,770,995.83	
Interest in mission properties	1,124,550.16	
Interest in Christian Center properties	452,378.27	
Cash	2,514.84	
		3,350,439.10
Total permanent and trust fund assets		\$17,463,403.69
Temporary funds assets:		
Investments	\$693,310.03	
Loans to churches	34,680.22	
Cash (including \$44,683.74 in transit)	158,145.17	
		886,135.42
Current funds assets:		
General:		
Miscellaneous investments, less \$5,843.94 reserve	\$7,721.02	
Cash (including \$25,498.15 in transit)	30,801.89	
Advances for traveling expenses, etc.	6,935.00	
Prepaid insurance, inheritance and real estate taxes, etc.	7,614.41	
Furniture and fixtures, at nominal amount	1.00	
		\$53,073.32
Reserve funds assets:		
Investments	\$387,414.63	
Cash	49,516.47	
		436,931.10
		490,004.42
		<u>\$18,839,543.53</u>

BALANCE SHEET, APRIL 30, 1945

FUNDS, LIABILITIES AND RESERVES

Permanent funds:	
Unrestricted as to income	\$6,370,228.49
Restricted as to income	3,204,442.15
Reserve for losses on investments (net profits from disposal of investments, less revaluation write-downs, unallocated)	17,923.60
	<u>\$9,592,594.24</u>
Annuity fund:	
Par value of unmatured special gift agreements	\$1,113,213.21
Advance payments on annuities	5,872.41
Reserve for losses on investments	71,897.01
	<u>1,190,982.63</u>
Special trust funds:	
Income from funds payable to:	
Individual beneficiaries	\$238,539.79
State conventions and city mission societies	1,312,318.78
Negro schools and colleges (including \$148.56 undistributed funds)	852,680.24
	<u>2,403,538.81</u>
Church edifice loan fund	406,072.13
Special church edifice loan fund	481,528.42
Church extension fund	38,248.36
Property and equipment fund	3,350,439.10
	<u>\$17,463,403.69</u>
Total permanent and trust funds	
Temporary funds for designated purposes:	
Unexpended income designated for building and other purposes	\$795,936.96
Reserve for losses on investments	89,698.46
Deposit to guarantee repairs	500.00
	<u>886,135.42</u>
Current funds, liabilities and reserves:	
Demand loans payable to other funds	\$50,000.00
Federal income taxes withheld	1,394.10
Reserves:	
Liability reserves for:	
Retirement allowances	\$40,915.93
Group insurance	56,194.90
Fire and tornado losses (Latin America)	47,834.44
	<u>\$144,945.27</u>
Surplus reserves:	
Reserves for equalization of income:	
From legacies	\$91,083.63
From matured special gift agreements	119,576.65
From appropriations	66,758.89
	<u>\$277,419.17</u>
Reserve for losses on investments ..	14,566.66
	<u>\$291,985.83</u>
Total reserves	\$436,931.10
Surplus, per statement annexed	1,679.22
	<u>438,610.32</u>
	<u>490,004.42</u>
	<u>\$18,839,543.53</u>

BALANCE SHEET APRIL 30, 1945
SUMMARY OF FUNDS INVESTMENTS

April 30, 1945

	Book Amounts	Amount of Stocks and Bonds Based on April 30, 1945 Market Quotations†
Permanent funds assets:		
Bonds and stocks	\$6,200,446.54	\$7,208,958.48
Mortgages	2,979,565.36	
Real estate bonds and mortgage certificates	67,432.47	
Real estate (including \$5,818.57 escrow accounts*)	225,104.64	
Miscellaneous investments	1,209.00	
	<u>\$9,473,758.01</u>	
Annuity fund assets:		
Bonds and stocks	\$727,638.79	791,554.38
Mortgages	392,342.25	
Mortgage certificate	1.00	
Real estate (including \$224.14 escrow accounts*)	50,798.96	
	<u>\$1,170,781.00</u>	
Special trust funds assets:		
Income payable to individual beneficiaries:		
Bonds and stocks	\$215,709.55	264,227.21
Mortgages	10,792.50	
Mortgage certificates	5,787.29	
Miscellaneous investments	6.00	
	<u>\$232,295.34</u>	
Income payable to state conventions and city mission societies:		
Bonds and stocks	\$1,238,880.36	3,188,401.88
Mortgages	65,432.40	
Miscellaneous investments	2.00	
	<u>\$1,304,314.76</u>	
Special endowment for schools and colleges:		
Bonds and stocks	\$471,331.31	528,318.88
Mortgages	292,970.97	
Real estate bonds and mortgage certificates	2.00	
Real estate (including \$2,659.86 escrow accounts*)	60,159.86	
	<u>\$824,464.14</u>	

* Escrow accounts represent net amount expended for foreclosure and rehabilitation costs, repairs and operating expenses of real estate holdings, less income from such properties.

† Market quotations represent last sale prices on April 30, 1945 or in the absence of recorded sales principally the average of the closing bid and asked prices.

SUMMARY OF FUNDS INVESTMENTS—Continued

April 30, 1945

	Book Amounts	Amount of Stocks and Bonds Based on April 30, 1945 Market Quotations†
Church edifice loan fund assets:		
Bonds and stocks	\$225,298.45	\$227,096.55
Special church edifice loan fund assets:		
Bonds and stocks	\$187,254.50	188,378.76
Real estate	11.55	
	\$187,266.05	
Church extension fund assets:		
Bonds	\$55.50	56.06
Temporary funds assets:		
Bonds and stocks	\$345,691.27	376,421.45
Mortgages	339,516.76	
Real estate	1.00	
Miscellaneous investments	8,101.00	
	\$693,310.03	
Current funds assets:		
General fund assets:		
Bonds and stocks	\$8,671.00	8,553.77
Mortgages	4,851.25	
Real estate bonds and mortgage certificates	15.00	
Real estate	25.71	
Miscellaneous investments	2.00	
	\$13,564.96	
Less, Reserve for losses on investments	5,843.94	
	\$7,721.02	
Reserve funds assets:		
Bonds and stocks	\$310,661.84	323,278.81
Mortgages	51,551.29	
Real estate (including \$3,137.77 escrow ac- counts*)	19,591.58	
Miscellaneous investments	5,609.92	
	\$387,414.63	

* Escrow accounts represent net amount expended for foreclosure and rehabilitation costs, repairs and operating expenses of real estate holdings, less income from such properties.

† Market quotations represent last sale prices on April 30, 1945 or in the absence of recorded sales principally the average of the closing bid and asked prices.

STATEMENT OF SURPLUS (Current Fund)

Year Ended April 30, 1945

Surplus, May 1, 1944	\$1,449.09
Add:	
Net changes applicable to budgets of prior year:	
Current (general) fund	\$1,093.19
Designated fund	3,300.15
Recoveries on miscellaneous investments of current fund carried at nominal amounts	5,200.00
	<u>9,593.34</u>
	\$11,042.43
Deduct:	
Appropriated to reserve for equalization of budget income..	\$5,200.00
Excess of general fund expenditures over income for year ended April 30, 1945, per statement annexed	4,163.21
	<u>9,363.21</u>
Surplus, April 30, 1945	<u>\$1,679.22</u>

NOTE. Article IV, Section 45 of the Insurance Law of the State of New York requires the segregation of annuity fund assets as separate and distinct from all other funds of the Society, which funds are not applicable to the payment of debts of the Society other than annuity benefits, together with the maintenance of prescribed minimum reserves for annuity contracts. The annual report on the form prescribed by the Insurance Department was prepared and filed by the officers of the Society for the year ended December 31, 1944. No determination of the required reserve has been made since November 30, 1939, at which date the assets of the annuity fund were substantially in excess of the reserve requirements. The changes in the annuity fund between November 30, 1939 and April 30, 1945 do not appear to have any material effect upon the adequacy of the reserve.

SUMMARY OF ALL FUNDS—RECEIPTS AND DISBURSEMENTS

	Balances May 1, 1944	Receipts	Disburse- ments	Balances April 30, 1945
FUNDS AND PROPERTIES				
Permanent Funds -----	\$0,429,638.84	\$199,814.46	\$36,859.06	\$9,592,504.24
Annuity Fund -----	1,180,434.93	66,675.94	56,128.24	1,190,982.63
Special Trust Funds (Income Payable to Individual Beneficiaries) -----	244,789.00	13,764.31	20,013.52	238,539.79
Special Trust Funds (Income Payable to State Conventions and City Mission Societies) -----	1,312,691.00	134,735.70	135,108.52	1,312,318.78
Special Trust Fund (Income Payable to Negro Schools and Colleges) -----	837,377.71	35,937.38	40,635.35	862,680.34
Church Edifice Loan Fund -----	400,592.07	10,963.25	5,483.19	406,072.13
Special Church Edifice Loan Fund -----	469,422.80	20,706.14	8,600.52	481,528.42
Church Extension Reserve Fund -----	18,815.03	19,433.33	-----	38,248.36
Property and Equipment Funds -----	3,321,896.05	29,400.00	856.95	3,350,439.10
CURRENT AND TEMPORARY FUNDS				
Designated Funds -----	826,792.99	479,918.27	413,575.84	886,135.42
Reserve Funds -----	443,447.72	179,987.49	196,504.11	436,931.10
General Fund, Operating Budget -----	1,449.09	582,271.33	582,041.20	1,679.22
Totals -----	\$18,507,347.83	\$1,766,606.10	\$1,435,806.50	\$18,768,149.43

STATEMENT OF INCOME

Year Ended April 30, 1945

GENERAL AND DESIGNATED FUNDS

General Fund—Regular budget:

NONDONATION SOURCES:

Income from investments:

Permanent funds (including Isaac Davis Fund, \$412.35)	\$289,488.39	
Current fund	3,352.06	
	<u>\$292,840.45</u>	
Less:		
Internal service charges by real estate and mortgage division	\$9,862.17	
Write-down of premiums on certain bonds and preferred stocks	7,104.65	
	<u>16,966.82</u>	\$275,873.63

Legacies:

Credited direct	276.19	
Transferred from reserve for equalization of income, legacies	49,723.81	50,000.00

Income from special gift agreements:

Income from investments	\$46,725.04	
Less:		
Internal service charges by real estate and mortgage division	\$1,530.63	
Write-down of premiums on certain bonds	734.70	
	<u>2,265.33</u>	
	\$44,459.71	
Transferred from reserve for equalization of income, matured special gift agreements	40,877.57	
	<u>\$85,337.28</u>	
Less, Payments to beneficiaries	65,337.28	20,000.00

Real estate and mortgage division:

Service charges (including \$896.00, net from outside sources and \$1,127.26 charged to escrow accounts)	\$19,611.07	
Less, Salaries and expenses	12,029.52	
	<u>7,581.55</u>	

Trustee commissions (includes \$3,765.27 from designated funds)	4,856.41	
The American Baptist Publication Society, Colporter administration	1,500.00	

Transferred from:

Permanent funds	\$500.00	
Special trust funds—individuals	19.12	
	<u>519.12</u>	

Income, including transfers, nondonation sources .. \$360,330.71

DONATION SOURCES:

Contributions from the denomination:

Distributable funds for general purposes	\$138,109.24	
Designated funds for special purposes	77,770.05	
Colporter and chapel car collections	120.70	
Evangelists' collections	515.50	
Field workers' collections	1,031.79	

Income from donation sources .. 217,547.28

Total income, general fund, including transfers as above

\$577,877.99

STATEMENT OF INCOME—Continued

Year Ended April 30, 1945

GENERAL AND DESIGNATED FUNDS

Designated Funds—Supplemental and specifics budget:

NONDONATION SOURCES:

Income from investments:

Permanent trust funds for church edifice purposes..	\$12,932.51
Permanent trust funds for special purposes	126,802.51
Temporary funds	27,077.84

\$166,812.86

Less:

Service charges by real estate and mortgage division	\$4,098.27
Trustee commissions (internal charge, see general fund)	3,765.27
Write-down of premiums on certain bonds	1,157.57

9,021.11

\$157,791.75

Legacies credited direct

2,106.48

Miscellaneous:

General Education Board for books and salaries at Benedict College	\$3,300.00
For sundry purposes in Latin America	2,180.00
For conferences at Green Lake	829.02
For Bacone College, insurance collected	680.22
Interest on loans to churches	1,763.92
Rents from mission properties, etc. (net)	2,918.78
Net proceeds from sale of mission properties	150.00
Net proceeds from sale of literature	285.93
For Boston Bethel City Mission Society	1,200.00
For Associated Home Mission Agencies	702.50
Unclassified	1,078.09

15,088.46

Transferred from other funds:

General fund	\$13,484.20
Special trust funds	1,200.00

14,684.20

Income, including transfers, nondonation sources..

\$189,670.89

DONATION SOURCES:

Contributions from churches and individuals:

World emergency fund	\$244,570.91
Christian refugee work	2,068.78
For sundry purposes	29,153.21
Colporter collections	1,637.28
Field workers' collections	1,877.88

Income from donation sources

279,308.06

Total income, designated funds, including transfers as above

\$468,978.95

Total income, general and designated funds, after transfers and deductions as above

\$1,046,856.94

STATEMENT OF EXPENDITURES

Year Ended April 30, 1945

FIELD EXPENDITURES:

Cities:

Co-operating with city mission societies \$31,467.95
 Co-operating with state conventions 28,142.58
 General missionaries 3,383.83
 Christian centers 28,814.02
 Work among Japanese evacuees 17,330.98
 Miscellaneous 17,007.14
 Transferred to retirement allowance reserve fund..
 Transferred to designated funds, for expenses
 Secretaries' salaries and expenses 250.00
 6,560.39

\$132,956.89

Town and country:

Missionary pastors \$16,469.02
 Transferred to retirement allowance reserve fund..
 Transferred to designated funds, for salaries and
 expenses 208.04
 Colporters and chapel cars 5,100.00
 Indian work 532.39
 Transferred to designated funds, for repairs and
 equipment 27,057.72
 Miscellaneous 775.00
 Transferred to designated funds 2,417.61
 Secretary's salary and expenses 800.00
 6,604.04*

\$9,755.78

Evangelism:

Salaries and expenses \$17,299.57
 Transferred to designated fund, for salaries and
 expenses 8,502.03
 Secretary's salary and expenses 1,095.00
 3,582.43*

\$21,977.00

Designated Funds
Supplemental and
Specifics Budget

\$9,414.74
 13,933.58
 8,739.34
 1,623.51
 4,395.67
 349.50

\$38,456.34

Total

\$40,882.69
 42,076.16
 3,383.83
 37,553.36
 18,954.49
 21,402.81
 349.50
 250.00
 6,560.39

\$171,413.23

\$43,831.98
 208.04
 5,100.00
 11,745.42
 30,843.11
 775.00
 2,784.38
 800.00
 7,093.27

103,181.20

\$25,801.60
 1,095.00
 6,375.84

33,272.44

FIELD EXPENDITURES—Continued:

Latin America:

Missions, salaries and expenses (including transfer of \$3,000 from general fund to reserve for fire and tornado losses) \$102,859.90
 Transferred to designated funds, for salaries and expenses 2,684.20
 Education 23,203.10
 Secretary's salary and expenses 4,958.26*

\$133,705.46

\$14,614.51

\$115,718.08

\$148,319.97

Education in the United States:

Salaries and expenses \$51,433.18
 Transferred to designated funds, for building purposes 1,500.00
 Secretary's salary and expenses 1,038.26*

\$30,899.37

\$82,332.55

\$1,500.00

\$1,038.26

Edifice funds and building counsel:

Mission properties \$9,900.00†
 Christian center properties 12,000.00†
 Other appropriations 2,074.65
 Transferred to designated funds, for building purposes and repairs 1,280.00
 Building counsel 3,384.48
 Administration expenses 855.19
 Secretary's salary and expenses 780.00*
 Loans to churches transferred to special church edifice loan fund

\$3,971.44

\$30,899.37

\$84,870.81

Christian ministry to servicemen (from World Emergency Fund) 29,419.13
 Transferred to retirement allowance reserve fund \$191,069.21
 Home Missions Council 1,073.06

2,000.00

11,555.19

40,974.32

Administration and general expenses:

Executive and general administration \$47,911.61
 Finance department 30,410.16
 Transferred to retirement allowance reserve fund, secretaries 12,000.00
 Refund of pension dues 80.00
 Interest on internal demand loans 1,500.00

2,000.00

192,142.27

194,142.27

\$91,901.77

91,901.77

† Transferred to property and equipment.

* Apportionment.

STATEMENT OF EXPENDITURES—Continued

Year Ended April 30, 1945

FIELD EXPENDITURES—Continued:		Year Ended April 30, 1945			
Literature and public relations:					
Salaries and expenses		\$17,298.73		General Fund Regular Budget	Designated Funds Supplemental and Specifics Budget
Other disbursements:			17,298.73	\$240.44	\$240.44
For upkeep of buildings at International Seminary					
Payments from income for special purposes					
Christian refugee work				\$2,692.50	\$2,692.50
Bacone College fire loss				39,057.73	39,057.73
Virginia Union University fire loss				2,969.00	2,969.00
Benedict College				680.22	680.22
Green Lake Conferences				1,107.59	1,107.59
Miscellaneous				2,000.00	2,000.00
Woman's American Baptist Foreign Mission Society for share of profit on property sold prior year		\$55.00		1,579.59	1,579.59
				871.25	926.25
Transferred to:				1,037.63	1,037.63
Permanent fund			55.00	51,995.51	52,050.51
Special church edifice loan fund				\$8,854.40	\$8,854.40
Retirement allowance reserve fund		\$27,000.00		692.07	692.07
				3,605.21	30,605.21
			27,000.00	13,151.68	40,151.68
Total expenditures exclusive of amounts deducted directly from income			\$570,041.20	\$407,776.17	\$977,817.37
Excess of income over expenditures, transferred:					
To current fund surplus			4,163.21	3,300.15	863.06
To reserve for equalization of income			12,000.00		12,000.00
To temporary funds for designated purposes				57,902.63	57,902.63
			\$577,877.99	\$468,978.95	\$1,046,856.94

DETAILS OF GENERAL FUND EXPENDITURES UNDER THE BUDGET OF 1944-1945

CITIES		
Co-operating with City Mission Societies	Salaries	Expenses
Boston, Mass.	\$2,122.00	.....
Brooklyn, N. Y.	3,161.25	.....
Buffalo, N. Y.	883.40	.....
Chicago, Ill.	3,951.32	\$37.24
Cleveland, Ohio	1,749.99	.....
Detroit, Mich.	1,740.65	.....
Indianapolis, Ind.	300.00	.....
Kansas City, Mo.	369.83	90.00
Los Angeles, Calif.	956.00	.....
New York, N. Y.	6,347.06	1,675.12
Philadelphia, Pa.	1,557.86	.....
Pittsburgh, Pa.	835.26	9.00
Rochester, N. Y.	900.00	.....
St. Louis, Mo.	1,050.00	.....
San Francisco, Calif.	1,723.51	263.43
San Francisco, Calif.—For Chung Mei Home....	.....	500.03
Twin Cities, Minn.	1,245.00	.....
	<hr/> \$28,893.13	<hr/> \$2,574.82
		<hr/> \$31,467.95
Co-operating with State Conventions		
Alaska	\$1,096.00	\$82.06
California, Northern	886.20	.....
California, Southern	649.00	.....
Colorado	1,150.00	.....
Connecticut	3,924.72	.....
Illinois	75.00	.....
Indiana	863.95	145.00
Iowa	420.00	.....
Kansas	805.00	.....
Maine	300.00	.....
Massachusetts	3,095.28	.....
Michigan	249.97	.....
Nebraska	1,266.00	.....
New Jersey	3,893.31	607.67
New York	1,334.00	150.00
Ohio	1,653.03	.....
Pennsylvania	1,604.96	.....
Rhode Island	2,046.46	.....
Utah	794.97	200.00
Wisconsin	850.00	.....
	<hr/> \$26,957.85	<hr/> \$1,184.73
		<hr/> 28,142.58
GENERAL MISSIONARIES		
Director of Mexican work	\$870.00	\$13.64
Director of Chinese work	1,019.81	.....
Director of Czechoslovak work	1,200.00	280.38
Missionaries to evacuees	14,228.00	3,102.98
	<hr/> \$17,317.81	<hr/> \$3,397.00
		<hr/> 20,714.81

CHRISTIAN CENTERS		Salaries	Expenses
Boston, Mass., Heath	\$1,120.02	\$700.00	
Brooklyn, N. Y., Emmanuel House	1,220.00	123.67	
Brooklyn, N. Y., Williamsburg	2,025.32		
Buffalo, N. Y., Emmanuel	1,100.01	540.00	
Campbell, Ohio, Bethel	506.00		
Chicago, Ill., Aiken Institute	670.00		
Chicago, Ill., South Chicago Neighborhood House..	625.00	189.98	
Cleveland, Ohio, Negro	1,017.00		
Dayton, Ohio, Community House	120.00		
East Chicago, Ind., Katherine House	1,272.00		
East Hammond, Ind., Brooks House	1,550.00	600.00	
Fresno, Calif., Chinese	861.00		
Twin Falls, Idaho	1,800.00	956.97	
Kansas City, Kans., Bethel Neighborhood Center	439.88	370.05	
Milwaukee, Wis.	1,254.00	19.44	
Minneapolis, Minn., Tabernacle	360.00		
Natick, R. I., Cosmopolitan		120.00	
Newark, N. J., Italian		300.00	
New York, N. Y., Judson Neighborhood House..	240.00		
Philadelphia, Pa., Italian	275.00		
Phoenix, Ariz., Mexican		60.00	
Pittsburgh, Pa., Rankin	1,550.16		
Providence, R. I., Italian		300.00	
Toledo, Ohio, Friendship House	986.00		
Weirton, W. Va.	1,300.00	151.99	
Yonkers, N. Y., Riverdale Chapel	300.00		
Miscellaneous		590.01	
Insurance		342.26	
	<u>\$20,591.39</u>	<u>\$5,364.37</u>	
Field Administration	2,835.00	23.26	
	<u>\$23,426.39</u>	<u>\$5,387.63</u>	
			28,814.02
Miscellaneous	\$390.00	\$15,224.08	
Transferred to designated funds for expenses....		250.00	
Field Research Survey worker.....	1,000.00	393.06	
	<u>\$1,390.00</u>	<u>\$15,867.14</u>	
			17,257.14
Secretary—Salary and expenses	\$4,166.60*	\$2,393.79*	
			6,560.39
Total—Cities			<u>\$132,956.89</u>

TOWN AND COUNTRY

MISSIONARY PASTORS			
Arizona	\$89.00	\$20.00	
Idaho		10.00	
Iowa	1,447.83	478.33	
Kansas	1,100.00		
Maine	300.00	200.00	
Michigan		50.00	
Montana	1,260.00	639.48	
Nebraska	1,168.80		
New York		100.00	
North Dakota	227.20	60.00	
Ohio	791.65	449.73	
Pennsylvania	1,210.00	682.50	
Rhode Island	362.50	56.23	
Utah	691.00	154.00	
Vermont	83.34		
Washington	349.65		
West Virginia	1,110.00	300.00	
Wyoming	666.00		
Literature		766.54	
Transferred to designated funds for Literature...		200.00	
Summer service project		252.16	
Field and Research Survey project.....	1,000.00	393.08	
Transferred to designated funds for Rural Min- isters' Conference		4,900.00	
	<u>\$11,856.97</u>	<u>\$9,712.05</u>	
* Apportioned.			\$21,569.02

COLPORTERS		Salaries	Expenses	
Washington		\$87.80	\$5.59	
CHAPEL CARS				
Washington		\$439.00		
		\$526.80	\$5.59	
				532.39
INDIAN WORK				
Arizona		\$3,745.19	\$1,901.14	
California, Northern		901.00	214.11	
Montana		3,304.91	1,872.63	
Nevada		1,573.16	315.55	
Oklahoma		9,520.82	2,551.13	
Haskell and Sherman Institutes			700.00	
Insurance			458.08	
Transferred to designated funds—for repairs, etc.			775.00	
		\$19,045.08	\$8,787.64	27,832.72
MISCELLANEOUS				
Interdenominational Work:				
Grand Coulee and Shasta Dams			\$300.00	
Arthurdale Homestead Project			100.00	
Rural Institute for Religious Workers.....			315.00	
Transferred to designated funds—for Literature, etc.			800.00	
Co-operative Town and Country Program....			400.00	
Miscellaneous			1,302.61	
			\$3,217.61	3,217.61
Secretary—Salary and Expenses	\$5,000.00	\$1,604.04*		6,604.04
Total—Town and Country				\$59,755.78
EVANGELISM				
Colorado	\$428.04	\$148.07		
Indiana	1,590.00	415.50		
Iowa		159.39		
Maine		60.92		
Michigan	212.50			
Minnesota and Danish Conference	954.00	84.42		
Nebraska		171.26		
New Jersey	999.96	177.36		
New York	1,375.00	291.42		
Ohio		320.98		
Pennsylvania	1,000.00	136.08		
Utah	674.99			
Norwegian Conference	1,060.00	200.00		
Evangelistic Conferences		230.80		
Evangelistic Literature		1,485.91		
Council on World Evangelism		1,055.80		
Winning the Children to Christ	2,207.28	805.88		
Transferred to designated funds—for salaries, etc.		1,095.00		
Miscellaneous		1,054.01		
	\$10,501.77	\$7,892.80		
Secretary—Salary and Expenses	\$2,500.00*	\$1,082.43*		\$18,394.57
				3,582.43
Total—Evangelism				\$21,977.00

* Apportioned.

LATIN AMERICA

MISSIONS		Salaries	Expenses
Cuba		\$13,408.50	\$10,640.22
El Salvador		7,516.24	2,200.59
Transferred to designated funds—for expenses ..			370.00
Haiti		6,733.02	4,814.39
Mexico		14,507.00	3,940.00
Mexico Puebla Hospital		5,876.00	910.80
Nicaragua		5,162.36	2,685.95
Transferred to designated funds—for salaries ..		1,600.00	
Puerto Rico		13,560.79	4,981.28
Committee on Co-operation in Latin America			1,681.19
Fire and Tornado Insurance			3,000.00
Miscellaneous			1,191.57
Transferred to designated funds—for Latin America Literature Fund			550.00
Transferred to designated fund—for expense of A. Humble			214.20
		<u>\$68,363.91</u>	<u>\$37,180.19</u>
			\$105,544.10
EDUCATION			
Cuba, Colegios Internacionales, Cristo		\$7,564.12	\$1,691.89
Nicaragua, Colegio Bautista, Managua		6,583.72	1,153.16
Puerto Rico, Barranquitas Academy, Barranquitas ..		3,150.00	1,519.19
Puerto Rico, Evangelical Seminary, Rio Piedras ..		900.00	591.02
Miscellaneous			50.00
		<u>\$18,197.84</u>	<u>\$5,005.26</u>
			23,203.10
Secretary—Salary and Expenses		\$4,020.00*	\$938.26*
			4,958.26
Total—Latin America			<u>\$133,705.46</u>

EDUCATION IN THE UNITED STATES

INDIAN SCHOOL AND ORPHANAGE			
Bacone College, Bacone, Okla.		\$13,595.00	\$2,028.70
Murrow Indian Orphan's Home, Bacone, Okla.		3,255.00	210.00
FOREIGN LANGUAGE SCHOOL			
Spanish-American Baptist Seminary, Los Angeles, Calif.		4,311.62	849.38
MISCELLANEOUS			
Insurance—Higher Schools for Negroes			5,919.43
Auditing school accounts			210.00
Sundry expenses			2.29
Repair and adjustments			21,051.76
Transferred to designated funds—for repairs			1,500.00
		<u>\$21,161.62</u>	<u>\$31,771.56</u>
			\$52,933.18
Secretary—Salary and Expense		\$900.00*	\$138.26*
			1,038.26
Total—Education in the United States			<u>\$53,971.44</u>

* Apportioned.

EDIFICE FUNDS AND BUILDING COUNSEL

	Salaries	Expenses
Mission properties		\$9,900.00
Christian Center properties		12,000.00
Other appropriations		2,074.65
Building Counsel		3,384.48
Transferred to designated funds—for buildings, etc.		1,280.00
Secretary—Salary and expenses	\$7,358.35	
Less paid by Loan Funds	6,578.35	
	<u>\$780.00</u>	<u>\$28,639.13</u>
Total—Edifice Funds and Building Counsel..		<u>\$29,419.13</u>

MISCELLANEOUS

Home Missions Council	\$2,000.00	
John Milton Foundation	50.00	
Transfer to Retirement Allowance Reserve Fund..	27,000.00	
Transfer to Reserve for Equalization of Budget		
Income	12,000.00	
Miscellaneous	5.00	
	<u>\$41,055.00</u>	
		<u>\$41,055.00</u>

ADMINISTRATION AND GENERAL EXPENSES

General Administration:

Headquarters office:

Executive Secretary	\$6,500.00	\$964.55
Clerical Salaries:		
General	8,989.58	
Departmental	13,532.15	
Electricity		776.28
Office furniture and fixtures		289.50
Postage		1,600.79
Rent		5,352.00
Supplies, equipment and general expenses		2,454.89
Telegrams		446.48
Telephone		1,104.30
	<u>\$29,021.73</u>	<u>\$12,988.79</u>
		\$42,010.52

Finance Department:

Treasurer	\$6,200.00	\$535.37
Assistant Treasurer	4,000.00	
Office salaries	11,001.70	
Audit		1,500.00
Custodianship service		1,556.28
Expense of collecting legacies		102.75
Investment service		2,500.00
Legal expenses		2,500.00
Surety bonds		250.00
Contingent, etc.		264.06
	<u>\$21,201.70</u>	<u>\$9,208.46</u>

30,410.16

* Apportioned.

Miscellaneous:	Salaries	Expenses
Board and Committee meetings		\$4,866.31
Convention expenses		368.05
Contingent, etc.		666.73
		<u>\$5,901.09</u>
		5,901.09
Transferred to Retirement Allowance Reserve		
Fund—Secretaries, etc.		12,080.00
Interest on internal demand loans		1,500.00
		<u>\$91,901.77</u>
Total—Administration and General Expenses..		

LITERATURE AND PUBLIC RELATIONS

Secretaries—Salaries and expenses	\$5,666.64	\$1,409.49
Field Worker	3,045.80	1,261.78
Annual Report		994.45
Advertising		323.14
Literature		1,338.99
Pastors' Round Table		1,446.09
Postage		73.91
Green Lake Conferences		1,002.02
Miscellaneous		736.42
	<u>\$8,712.44</u>	<u>\$8,586.29</u>
Total—Literature and Public Relations		\$17,298.73
Total expenditures—General Fund		<u>\$582,041.20</u>

* Apportioned.

DETAILS OF DESIGNATED FUNDS EXPENDITURES

CITIES		
CO-OPERATING WITH CITY MISSION SOCIETIES	Salaries	Expenses
Detroit, Mich.	\$1,000.00	.....
Kansas City, Mo.	89.24	\$15.00
Los Angeles, Calif.	2,060.00	.....
Mt. Vernon, N. Y.	300.00	.....
San Francisco, Calif.	1,816.00	.....
San Francisco, Calif.—For Chung Mei Home....	1,200.00	2,384.98
St. Louis, Mo.	79.50	.....
Twin Cities, Minn.	470.02	.....
	<u>\$7,014.76</u>	<u>\$2,399.98</u>
		\$9,414.74
CO-OPERATING WITH STATE CONVENTIONS		
Arizona	\$1,815.00	\$1,187.50
California, Northern	1,153.00	.....
California, Southern	1,778.62	.....
Colorado	2,290.15	.....
Michigan	672.03	.....
Minnesota	460.00	.....
Pennsylvania	10.00	.....
Oregon	539.99	.....
Utah	983.31	288.13
Washington	1,386.40	.....
Wisconsin	1,369.45	.....
	<u>\$12,457.95</u>	<u>\$1,475.63</u>
		13,933.58
CHRISTIAN CENTERS		
Denver, Colo., Mexican	\$530.00	\$8.34
El Cerito, Calif. ....	.....	87.50
Locke, Calif., Chinese ....	.....	90.00
McGehee, Ark. ....	.....	87.50
Milwaukee, Wis.	125.00	180.00
Oakland, Calif., Christian-Friendship	950.00	.....
Ogden, Utah, Mexican ....	.....	180.00
Phoenix, Ariz., Mexican	300.00	1,160.00
Pueblo, Colo., Cosmopolitan	1,007.00	.....
Sacramento, Calif., Lincoln	1,200.00	.....
San Diego, Calif.	424.00	.....
Seattle, Wash., Chinese ....	.....	440.00
Seattle, Wash., Japanese ....	.....	40.00
Tacoma, Wash., Japanese ....	.....	180.00
Tucson, Ariz., Mexican	1,330.00	120.00
Yuma, Ariz.	240.00	60.00
	<u>\$6,106.00</u>	<u>\$2,633.34</u>
		8,739.34
Work among evacuees:		
Salaries and expenses ....	.....	\$363.51
Student relocation ....	.....	1,260.00
		<u>1,623.51</u>
* Apportioned.		

	Salaries	Expenses
Juvenile Protection:		
Salaries and expenses		4,278.70
Bilingual Conferences		106.97
Transferred to Retirement Allowance Reserve Fund		349.50
Miscellaneous		10.00
Total—Cities		<u>\$38,456.34</u>

TOWN AND COUNTRY

MISSIONARY PASTORS

Arizona	\$2,622.00	\$422.06
California, Northern	999.00	176.72
Colorado	1,132.66	337.77
Idaho	1,261.69	63.57
Illinois	431.25	.....
Michigan	471.60	.....
Minnesota	1,387.50	299.25
Montana	1,687.50	431.33
Nevada-Sierra	1,175.01	177.92
New York	1,992.71	433.96
North Dakota	2,459.03	97.97
Pennsylvania	100.00	.....
South Dakota	1,226.32	207.30
Washington	3,005.87	695.86
Wisconsin .....	.....	3,594.91
Wyoming	467.20	.....
Miscellaneous .....	.....	5.00
Transferred to Retirement Allowance Reserve Fund .....	.....	208.04
	<u>\$20,419.34</u>	<u>\$7,151.66</u>
		\$27,571.00

COLPORTERS

Colorado	\$1,545.65	\$477.14
Idaho	2,281.21	656.79
Montana	1,062.32	423.11
Utah	999.00	317.56
Washington .....	.....	149.38
Wyoming	2,645.65	655.22
	<u>\$8,533.83</u>	<u>\$2,679.20</u>
		11,213.03

INDIAN WORK

Arizona	\$175.00	\$242.59
California, Northern	901.00	217.42
Montana .....	.....	306.89
New York	1,794.99	.....
Oklahoma .....	.....	147.50
	<u>\$2,870.99</u>	<u>\$914.40</u>
		3,785.39
Miscellaneous .....	.....	366.77
		366.77
Secretary—Expenses .....	.....	\$489.23*
		489.23
Total—Town and Country		<u>\$43,425.42</u>

* Apportioned.

EVANGELISM		Salaries	Expenses
Colorado		\$395.71	\$223.94
Michigan			326.74
North Dakota		379.99	155.69
South Dakota		379.98	90.85
Washington			41.79
Regional Directors		2,017.49	610.64
Special Conferences			454.99
Council on World Evangelism			237.26
Directors—Children's Division		2,402.44	784.52
		<u>\$5,575.61</u>	<u>\$2,926.42</u>
Secretary—Salary and expenses		\$2,500.00*	\$8,502.03
			<u>2,793.41</u>
Total—Evangelism			<u>\$11,295.44</u>

LATIN AMERICA			
MISSIONS			
Cuba		\$320.00	
El Salvador		341.56	
Haiti	\$4,421.65	3,655.25	
Mexico		95.00	
Nicaragua	1,190.67	467.65	
Puerto Rico	435.00	1,610.00	
Miscellaneous		321.40	
		<u>\$6,047.32</u>	<u>\$6,810.86</u>
			\$12,858.18
EDUCATION			
Nicaragua	\$481.33	\$190.00	
Puerto Rico		1,085.00	
	<u>\$481.33</u>	<u>\$1,275.00</u>	
			1,756.33
Total—Latin America			<u>\$14,614.51</u>

EDUCATION IN THE UNITED STATES			
INDIAN SCHOOL AND ORPHANAGE			
Bacone College, Bacone, Okla.		\$21,001.67	
Murrow Indian Orphans' Home, Bacone, Okla.		3,949.15	
FOREIGN-LANGUAGE SCHOOL			
Spanish-American Seminary, Los Angeles, Calif.	\$3,342.10	25.00	
Aiding Students in United States		2,581.45	
	<u>\$3,342.10</u>	<u>\$27,557.27</u>	
Total—Education in the United States			<u>\$30,899.37</u>

CHURCH EDIFICE WORK			
Loans to churches		\$2,000.00	
Other appropriations		1,200.00	
Administration expenses—Credited general fund.		855.19	
Total—Church Edifice Work			<u>\$4,055.19</u>

* Apportioned.

CHRISTIAN MINISTRY TO SERVICEMEN

	Salaries	Expenses
Work in camp communities		\$66,958.57
Work in defense areas		81,946.18
Work among conscientious objectors		10,281.69
Army and Navy Chaplains		19,095.56
Evangelistic work—Home visitation		12,787.21
Transfer to Retirement Allowance Reserve Fund.		1,073.06
Additions to Properties		7,500.00
Total—Christian Ministry to Servicemen		<u>\$199,642.27</u>
Literature and Public Relations	\$240.44	
		<u>\$240.44</u>

OTHER DISBURSEMENTS

Payments from income for special purposes	\$39,057.73
Associated Home Mission Agencies	324.48
American Baptist Foreign Mission Society	1,037.63
Bacone College—fire loss	680.22
Benedict College	2,000.00
Christian refugee work	2,969.00
Disaster Fund	50.95
Evangelistic Conferences	110.86
Green Lake Conference	1,579.59
Virginia Union University—fire loss	1,107.59
Miscellaneous	284.96
Total—Other Disbursements	<u>\$49,203.01</u>

TRANSFERRED TO OTHER FUNDS

Permanent fund	\$11,646.90
Special church edifice loan fund	692.07
Retirement allowance reserve fund	3,605.21
General fund, payments from income for special purposes	<u>4,200.67</u>
	<u>\$20,144.85</u>
Total expenditures—Designated Funds	<u>\$411,976.84</u>

* Apportioned.

STATEMENT OF CHANGES IN FUNDS

For the Year Ended April 30, 1945

PERMANENT FUNDS

	Unrestricted as to Income	Restricted as to Income	Reserve for Losses on Investments, Unallocated
Balance, May 1, 1944	\$6,341,229.13	\$3,084,662.31	\$3,747.40
Add:			
Income added to funds	11.33	.....	.....
Legacies	157.50	5,158.79	.....
Contributions .....	.....	114,753.14	.....
Net profit on disposal of investments ..	25,879.30	.....	.....
Transferred from other funds:			
Designated funds	2,951.23	5,903.17	.....
Reserve for equalization of income, legacies .....	.....	.....	45,000.00
	<u>\$6,370,228.49</u>	<u>\$3,210,477.41</u>	<u>\$48,747.40</u>
Deduct:			
Transferred to other funds:			
General fund income .....	.....	\$500.00	.....
Net loss on disposal of investments ....	.....	5,535.26	\$30,823.80
	.....	<u>\$6,035.26</u>	<u>\$30,823.80</u>
Balance, April 30, 1945	<u>\$6,370,228.49</u>	<u>\$3,204,442.15</u>	<u>\$17,923.60</u>

ANNUITY FUND

	Par Value of Unmatured Special Gift Agreements	Advance Payments on Annuities	Reserve for Losses on Investments
Balance, May 1, 1944	\$1,099,673.51	\$5,654.84	\$75,106.58
Add:			
Annuities issued	66,458.37	.....	.....
Advance payments .....	.....	217.57	.....
	<u>\$1,166,131.88</u>	<u>\$5,872.41</u>	<u>\$75,106.58</u>
Deduct:			
Annuities matured, transferred to re- serves for equalization of income, matured special gift agreements ...	\$52,918.67	.....	.....
Net loss on disposal of investments ....	.....	.....	\$3,209.57
	<u>\$52,918.67</u>	<u>.....</u>	<u>\$3,209.57</u>
Balance, April 30, 1945	<u>\$1,113,213.21</u>	<u>\$5,872.41</u>	<u>\$71,897.01</u>

STATEMENT OF CHANGES IN FUNDS—Continued

For the Year Ended April 30, 1945

SPECIAL TRUST FUNDS

	With Income Payable to		
	Individual Beneficiaries	State Conventions and City Mission Societies	Negro Schools and Colleges
Principal:			
Balance, May 1, 1944	\$244,789.00	\$1,312,691.60	\$857,377.71
Add, Income added to principal	393.61	12.11	11.72
	<u>\$245,182.61</u>	<u>\$1,312,703.71</u>	<u>\$857,389.43</u>
Deduct:			
Deposit applied on sale of property of permanent fund	\$5,100.00	.....	.....
Net loss on disposal of investments	1,542.82	\$384.93	\$4,857.75
	<u>\$6,642.82</u>	<u>\$384.93</u>	<u>\$4,857.75</u>
Balance, April 30, 1945	<u>\$238,539.79</u>	<u>\$1,312,318.78</u>	<u>\$852,531.68</u>
Income			
Balance, May 1, 1944			
Add:			
Income from investments	\$13,163.50	\$135,082.29	\$36,257.94
Less, Write-down of premiums on certain securities	54.92	358.70	331.78
	<u>\$13,108.58</u>	<u>\$134,723.59</u>	<u>\$35,926.16</u>
Deduct:			
Internal service charge	\$32.01	\$336.64	\$1,390.21
Internal trustee commission .....	.....	33.26	917.97
Transferred to:			
Designated funds	1,200.00	.....	.....
General fund	19.12	.....	.....
Payments to beneficiaries:			
Individuals	11,857.45	.....	.....
Colorado Baptist Convention .....	.....	1,069.07	.....
Los Angeles City Mission Society ..	.....	69,428.21	.....
San Francisco Bay Cities Baptist Union .....	.....	9,714.10	.....
Seattle Baptist Union .....	.....	9,714.10	.....
Southern California Baptist Con- vention .....	.....	44,428.21	.....
Morehouse College, Atlanta, Ga ....	.....	.....	11,156.47
Shaw University, Raleigh, N. C. ...	.....	.....	11,156.48
Virginia Union University, Rich- mond, Va. ....	.....	.....	11,156.47
	<u>\$13,108.58</u>	<u>\$134,723.59</u>	<u>\$35,777.60</u>
Balance, April 30, 1945 .....	.....	.....	<u>\$148.56</u>
Balance, Principal and Income, April 30, 1945	<u>\$238,539.79</u>	<u>\$1,312,318.78</u>	<u>\$852,680.24</u>

STATEMENT OF CHANGES IN FUNDS—Continued

For the Year Ended April 30, 1945

OTHER PERMANENT FUNDS

	Church Edifice Loan Fund	Special Church Edifice Loan Fund	Church Extension Fund	Property and Equipment Fund
Balance, May 1, 1944	\$400,592.07	\$469,422.80	\$18,815.03	\$3,321,896.05
Add:				
Income on investments (less \$49.30 write-down of pre- miums on certain invest- ments of church edifice loan fund)	3,197.64	3,156.41	.....	.....
Interest on loans	7,502.01	7,375.41	.....	.....
Contingent loans (current year) recorded at nominal amounts	3.00	11.00	.....	.....
Payments on loans (loans pre- viously carried at nominal amounts)	260.60	6,653.25	.....	.....
Contributions .....	.....	818.00	19,433.33	.....
Transferred from other funds:				
Designated funds .....	.....	2,692.07	.....	7,500.00
Property and equipment fund .....	.....	356.95	.....	.....
General fund .....	.....	.....	.....	21,900.00
	<u>\$411,555.32</u>	<u>\$490,485.89</u>	<u>\$38,248.36</u>	<u>\$3,351,296.05</u>
Deduct:				
Appropriation to Buffalo Bap- tist Association .....	.....	\$356.95	.....	.....
Loans written off	\$319.10	3,806.04	.....	.....
Christian Center property writ- ten down .....	.....	.....	.....	\$500.00
Administration expenses pro- rated to funds:				
Salary and expenses:				
Secretary	1,644.59	4,078.57	.....	.....
Field representative	3,519.50	715.91	.....	.....
Transferred to other funds:				
Special church edifice loan fund (sales of proper- ties) .....	.....	.....	.....	356.95
	<u>\$5,483.19</u>	<u>\$8,957.47</u>	<u>.....</u>	<u>\$856.95</u>
Balance, April 30, 1945	<u>\$406,072.13</u>	<u>\$481,528.42</u>	<u>\$38,248.36</u>	<u>\$3,350,439.10</u>

STATEMENT OF CHANGES IN FUNDS—Continued

For the Year Ended April 30, 1945

TEMPORARY FUNDS FOR DESIGNATED PURPOSES

	Principal	Reserve for Losses on Investments
Balance, May 1, 1944	\$752,095.67	\$74,197.32
Add:		
Net profit on disposal of investments	1,485.24	2,411.66
Contingent loan (current year) recorded at nominal amount	1.00	.....
Payment stopped on checks issued in prior years	40.90	.....
Excess of income over expenditures	57,902.63	.....
	<u>\$811,525.44</u>	<u>\$76,608.98</u>
Deduct:		
Transfer to reserve for losses on investments as appropriated by the Board	\$13,089.48	\$13,089.48
Write-down of loan to church to nominal value	2,499.00	.....
	<u>\$15,588.48</u>	<u>\$13,089.48</u>
Balance, April 30, 1945	<u>\$795,936.96</u>	<u>\$89,698.46</u>

LIABILITY RESERVES

	Retirement Allowances	Group Insurance	Fire and Tornado Losses (Latin America)
Balance, May 1, 1944	\$33,043.67	\$54,690.05	\$43,916.93
Add:			
Income on investments (less \$92.06 write-down of premium on certain investments)	4,027.54	.....	.....
Interest credited to reserve	991.31	1,640.70	1,317.51
Contributions toward payments to pensioner	585.16	.....	.....
Contributions from Ministers and Missionaries Benefit Board	1,900.00	.....	.....
Transferred from other funds:			
General fund	39,000.00	.....	3,000.00
Designated funds	5,235.81	.....	.....
	<u>\$84,783.49</u>	<u>\$56,330.75</u>	<u>\$48,234.44</u>
Deduct:			
Repairs on account of storm damage .....	.....	.....	\$400.00
Insurance payments .....	.....	\$135.85	.....
Internal service charge	\$142.62	.....	.....
Internal Trustee commission	139.91	.....	.....
Pension dues and allowances:			
Payments to Ministers and Missionaries Benefit Board	15,594.75	.....	.....
Payments to beneficiaries under Retirement Allowance Plan	27,990.28	.....	.....
	<u>\$43,867.56</u>	<u>\$135.85</u>	<u>\$400.00</u>
Balance, April 30, 1945	<u>\$40,915.93</u>	<u>\$56,194.90</u>	<u>\$47,834.44</u>

STATEMENT OF CHANGES IN FUNDS—Continued

For the Year Ended April 30, 1945

OTHER RESERVES

	<i>Reserves for Equalization of Income</i>		
	<i>From Legacies</i>	<i>From Matured Special Gift Agreements</i>	<i>Appro- priated from Cur- rent Fund</i>
Balance, May 1, 1944	\$148,589.38	\$103,776.19	\$48,024.47
Add:			
Income on investments		2,191.34	750.00
Interest credited to reserve	4,457.68	1,568.02	784.42
Legacies received, excluding \$7,698.96 de- signated to funds	38,909.30		
Transferred from other funds:			
Annuity fund (portion of matured annuities)		52,918.67	
General fund			12,000.00
Current fund surplus			5,200.00
	<u>\$191,956.36</u>	<u>\$160,454.22</u>	<u>\$66,758.89</u>
Deduct:			
Transferred to other funds:			
General fund	\$49,723.81	\$40,877.57	
Permanent funds, reserve for losses on investments	45,000.00		
Legacy expenses of prior years	2,574.38		
Restatement of original amount of legacy received	2,523.89		
Legal services	1,048.65		
Write-off of investments, on books at nominal amounts	2.00		
	<u>\$100,872.73</u>	<u>\$40,877.57</u>	
Balance, April 30, 1945	<u>\$91,083.63</u>	<u>\$119,576.65</u>	<u>\$66,758.89</u>
		<i>Reserve for Losses on Investments</i>	<i>Current (General) Fund†</i>
Balance, May 1, 1944		\$11,407.03	\$7,236.33
Add:			
Income on investments (less \$440.95 write-down of pre- mium on certain investments)		3,191.27	
Net profit on disposal of investments		318.76	3,807.61
		<u>\$14,917.06</u>	<u>\$11,043.94</u>
Deduct:			
Internal service charge		\$350.40	
Amount of reserve in excess of book amount of invest- ment, transferred to surplus account			\$5,200.00
		<u>\$350.40</u>	<u>\$5,200.00</u>
Balance, April 30, 1945		<u>\$14,566.66</u>	<u>†\$5,843.94</u>

† Shown on balance sheet as a reserve for miscellaneous investments.

EXHIBIT A

Income and Expenditures Under Regular Budget for 1944-1945

<i>Income</i>	<i>Budget Expecta- tions</i>	<i>Income</i>	<i>More than Expecta- tions</i>	<i>Less than Expecta- tions</i>
Nondonation Sources:				
Income from investments	\$260,000.00	\$275,873.63	\$15,873.63	.....
Legacies	50,000.00	50,000.00	.....	.....
Income from Annuity fund—Net ..	20,000.00	20,000.00	.....	.....
Real Estate and Mortgage Division	7,000.00	7,581.55	581.55	.....
Trustee Commissions	5,000.00	4,856.41	.....	\$143.59
The American Baptist Publication Society—Colporter Administra- tion	1,500.00	1,500.00	.....	.....
Released from Permanent fund ...	500.00	500.00	.....	.....
Transferred from Special Trust funds .....	.....	19.12	19.12	.....
Donation Sources:				
Contributions from the denomina- tion	202,000.00	215,879.29	13,879.29	.....
Colporter and chapel-car collections .....	.....	120.70	120.70	.....
Evangelists' collections .....	.....	515.50	515.50	.....
Field Workers' collections .....	.....	1,031.79	1,031.79	.....
Total Budget Income	\$546,000.00	\$577,877.99	\$31,877.99	.....
<hr/>				
<i>Expenditures</i>	<i>Budget Estimate</i>	<i>Expenditures</i>	<i>More than Estimate</i>	<i>Less than Estimate</i>
Field Expenditures:				
Cities*				
Co-operating with City Mission Societies	\$35,239.67	\$31,467.95	.....	\$3,771.72
Co-operating with State Conven- tions	31,173.18	28,142.58	.....	3,030.60
General Missionaries	18,438.00	20,714.81	\$2,276.81	.....
Christian Centers	30,266.88	28,814.02	.....	1,452.86
Interdenominational work	180.00	.....	.....	180.00
Miscellaneous	5,702.27	17,257.14	11,554.87	.....
Secretary—Salary and expenses.	6,500.00	6,560.39	60.39	.....
Total	\$127,500.00	\$132,956.89	\$5,456.89	.....
<hr/>				
Town and Country:				
Missionary Pastors	\$30,009.00	\$21,569.02	.....	\$8,439.98
Colporters and chapel cars	2,740.00	532.39	.....	2,207.61
Indian work	27,460.00	27,832.72	\$372.72	.....
Interdenominational work	1,265.00	.....	.....	1,265.00
Miscellaneous and contingent ...	526.00	3,217.61	2,691.61	.....
Secretary—Salary and expenses .	5,750.00*	6,604.04*	854.04	.....
Total	\$67,750.00	\$59,755.78	.....	\$7,994.22

* Apportioned.

<i>Expenditures</i>	<i>Budget Estimate</i>	<i>Expenditures</i>	<i>More than Estimate</i>	<i>Less than Estimate</i>
Evangelism:				
Salaries and expenses	\$22,875.00	\$18,394.57	.....	\$4,480.43
Secretary—Salary and expenses .	3,250.00*	3,582.43	\$332.43	.....
Total	\$26,125.00	\$21,977.00	.....	\$4,148.00
Latin America:				
Missions	\$105,558.00	\$105,544.10	.....	\$13.90
Education	22,442.00	23,203.10	\$761.10	.....
Secretary—Salary and expenses .	5,200.00*	4,958.26*	.....	241.74
Total	\$133,200.00	\$133,705.46	\$505.46	.....
Education in the United States:				
Salaries and expenses	\$33,200.00	\$52,933.18	\$19,733.18	.....
Secretary—Salary and expenses .	1,300.00*	1,038.26*	.....	\$261.74
Total	\$34,500.00	\$53,971.44	\$19,471.44	.....
Edifice Funds and Building Counsel:				
Mission properties		\$9,900.00	.....	.....
Christian Center properties		12,000.00	.....	.....
Other appropriations		3,354.65	.....	.....
	\$12,000.00	\$25,254.65	\$13,254.65	.....
Building Counsel	\$3,000.00	\$3,384.48	\$384.48	.....
Secretary—Salary and expenses .	\$6,500.00	.....	.....	.....
Less paid by loan funds	5,750.00	.....	.....	.....
	\$750.00*	\$780.00*	\$30.00	.....
Total	\$15,750.00	\$29,419.13	\$13,669.13	.....
Miscellaneous:				
Transfer to Retirement Allow- ance Reserve	\$15,000.00	\$27,000.00	\$12,000.00	.....
Home Missions Council	2,000.00	2,000.00	.....	.....
John Milton Society	50.00	50.00	.....	.....
Contingent	8,825.00	5.00	.....	\$8,820.00
Transfer to Reserve for equaliza- tion of budget income ....	.....	12,000.00	12,000.00	.....
Total	\$25,875.00	\$41,055.00	\$15,180.00	.....
Administration and General Expenses:				
General Administration:				
Headquarters' Office:				
Executive Secretary—Salary and expenses	\$7,500.00	\$7,464.55	.....	\$35.45
Clerical Salaries:				
General	8,580.00	8,989.58	\$409.58	.....
Departmental	15,756.00	13,532.15	.....	2,223.85
Postage	2,300.00	1,600.79	.....	699.21
Rent and electric	6,200.00	6,128.28	.....	71.72
Telephone	1,000.00	1,104.30	104.30	.....
Telegrams	500.00	446.48	.....	53.52
Supplies, equipment, etc.	3,500.00	2,744.39	.....	755.61
Total	\$45,336.00	\$42,010.52	.....	\$3,325.48

* Apportioned.

<i>Expenditures</i>	<i>Budget Estimate</i>	<i>Expenditures</i>	<i>More than Estimate</i>	<i>Less than Estimate</i>
Finance Department:				
Treasurer—Salary and expenses.	\$7,000.00	\$6,735.37	.....	\$264.63
Assistant Treasurer—Salary	4,000.00	4,000.00	.....	.....
Clerical salaries	12,064.00	11,001.70	.....	1,062.30
Audit	1,500.00	1,500.00	.....	.....
Custodianship service	1,500.00	1,556.28	\$56.28	.....
Investment service	2,500.00	2,500.00	.....	.....
Expense of collecting legacies...	100.00	102.75	2.75	.....
Legal expense	2,500.00	2,500.00	.....	.....
Surety bonds	1,000.00	250.00	.....	750.00
Contingent, etc.	236.00	264.06	28.06	.....
Total	<u>\$32,400.00</u>	<u>\$30,410.16</u>	.....	<u>\$1,989.84</u>
Miscellaneous:				
Board and Committee Meetings.	\$3,300.00	\$4,866.31	\$1,566.31	.....
Convention expenses	1,200.00	368.05	.....	\$831.95
Retirement Allowances — Secre- taries, etc.	12,000.00	12,080.00	80.00	.....
Contingent	1,264.00	666.73	.....	597.27
Total	<u>\$17,764.00</u>	<u>\$17,981.09</u>	<u>\$217.09</u>	.....
Interest on internal demand loans	<u>\$2,000.00</u>	<u>\$1,500.00</u>	.....	<u>\$500.00</u>
Total Administration and General Expense	<u>\$97,500.00</u>	<u>\$91,901.77</u>	.....	<u>\$5,598.23</u>
Literature and Public Relations:				
Secretary—Salary and expense..	\$6,800.00	\$7,076.13	\$276.13	.....
Field worker	4,000.00	4,307.58	307.58	.....
Annual report	1,000.00	994.45	.....	\$5.55
Advertising	1,200.00	323.14	.....	876.86
Literature	1,000.00	1,338.99	338.99	.....
Pastors' Round Table	1,200.00	1,446.09	246.09	.....
Postage	100.00	73.91	.....	26.09
Conferences—Green Lake	1,000.00	1,002.02	2.02	.....
Miscellaneous	1,500.00	736.42	.....	763.58
Total	<u>\$17,800.00</u>	<u>\$17,298.73</u>	.....	<u>\$501.27</u>
Total Budget Expendi- tures	<u>\$546,000.00</u>	<u>\$582,041.20</u>	<u>\$36,041.20</u>	.....
Budget income for year		\$577,877.99		
Budget expectations for year		546,000.00		
Income more than expectation				\$31,877.99
Budget expenditures for year		\$582,041.20		
Budget estimate for year		546,000.00		
Expenditures more than estimate				36,041.20
Excess of expenditures over income.....				\$4,163.21
Surplus May 1, 1944		\$1,449.09		
Adjustments during 1944-1945		4,393.34		
Surplus, April 30, 1945				<u>5,842.43</u>
				<u>\$1,679.22</u>

* Apportioned.

EXHIBIT B

LEGACIES

FOR GENERAL PURPOSES

CALIFORNIA

Burgess, Clara M.—Colton	\$1,000.00
Runyan, Nannie R.—Santa Ana	1.85

COLORADO

Handy, Jerome B.—Denver	47.98
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CONNECTICUT

Browning, Polly—Uncasville	11.98
Gaylord, Hattie F.—Bridgeport	1,000.00
Smith, Nancy—Stamford	10.43
Wooster, Mary McC.—Saybrook	578.52

FLORIDA

Yocum, Lunettie—New Port Richey	391.27
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ILLINOIS

Clark, Juanita E.—Decatur	58.75
Conyer's Fund	5.70
Gibson, Mary Gay—Girard	100.00

INDIANA

Walker, Alvira—Freelandville	2,765.40
Powell, Alonzo—Marion County	1,190.90

KANSAS

Ogle, Alfred B.—Norton	42.46
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MAINE

Mayo, Eliza—Augusta	2.00
Pearson, Lilla H.—Morrill	44.10

MASSACHUSETTS

Badger, Erastus B.—Boston	84.10
Elwell, Mary—Newburyport	5.00
Fiske, M. Etta—Waltham	900.00
Fiske, Peter—Woburn	265.00
Gifford, Laura A.—Monterey	23.75
Goodhue, Maria—Danvers	152.79
Hibbard, Salmon P.—Boston	60.86
Keen, Walter F.—Boston	400.00
Price, Joseph—Salem	1,100.89
Rhodes, Leonard H.—Brookline	2,770.00
Ward, Chloe—Tyngham	14.60
Wilcox, Hattie R.—Springfield	121.60

MICHIGAN

Merritt, Susan L.—Detroit	47.78
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MINNESOTA

Lane, Luther—Medford	15.00
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NEW HAMPSHIRE

Cate, Charles E.—Dover	4,575.00
Sanborn, Asahil—Laconia	27.67

NEW JERSEY

Cassidy, Helen Y.—Rutherford	1,683.15
Hare, Mary Hall—Burlington	1,000.00
Stowell, Ella S.—Trenton	27.62
Swing, Mary C.—Pitman	298.28

NEW YORK

Baker, Phebe A.—Eden	2.00
Beebe, Emma L.—Orient	50.00
Bishop, Danforth—Yorkshire	398.25
Carr, Theresa L.—Hartwick .....	.75
Ferguson, Harry R.—Brooklyn	27.67
Firth, Sarah Alice—Brooklyn	490.41
Haman, Elizabeth A.—New York	2,317.44
Lukenbach, John W.—Brooklyn	5.20
Proctor, Margaret Wylie—Brooklyn	5.57
Seeley, Alfred B.—Angola	310.20
Wright, Lida R.—Mt. Vision	1.00

OHIO

Akers, Fanny Hay—Cleveland Heights	500.00
Durfee, Grace P.—Marion	500.00
Litzanberg, Kate M.—Utica	1,102.64
Lockert, Alexander—West Richfield	2,108.97
Mason, Mary E.—Marietta	151.86

PENNSYLVANIA

Davis, Thomas—Tamaqua	27.31
Goodwill, Bertha—Centerville	141.41
Grabau, Adalaide M.—Lansdowne	45.00
Kiess, John E.—Williamsport	4,949.20
McGlathery, Rebecca P.—West Conshohocken	760.94
Petticord, Jennie E.—Pittsburgh	244.29
Shupe, Walter—Saltsburg	22.50

RHODE ISLAND

Barney, Abby Vinton—Providence	210.16
Hinds, Ellen M.—Providence	1,625.00
Horton, Calista—Providence	276.19
Lee, Oscar F.—Providence	61.34

WASHINGTON

Todd, Carrie L.—Seattle	232.12
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WEST VIRGINIA

Rudd, A. B.—Richmond	100.00
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WISCONSIN

Crosby, James B.—Janesville	1,493.41
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RECEIVED THROUGH THE NORTHERN
BAPTIST CONVENTION

Braman, Martha J.	26.43
Ostholm, Elizabeth	66.76
Yaisle, Jacob	107.04

 \$39,185.49

Credited to General Fund	\$276.19
Credited to Legacy Reserve Fund	38,909.30

FOR DESIGNATED FUNDS

MAINE

Ridley, Joseph—Springvale	\$16.48
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NEW JERSEY

Coles, J. Ackerman—Scotch Plains	2,090.00
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\$2,106.48

FOR PERMANENT FUNDS

CALIFORNIA

Clouse, Howard H.—Garden Grove	\$5,158.79
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MASSACHUSETTS

Bullock, Jane R.—Fitchburg	25.00
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NEW YORK

Calvert, Mary Mairs—Irrington	125.00
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\$5,308.79

FOR ANNUITY FUND

NEBRASKA

Chase, Annie M.—Ainsworth	\$330.00
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\$330.00

EXHIBIT C

SCHEDULE OF INVESTMENTS

1. PERMANENT FUNDS

<i>Par Value</i>	<i>Securities</i>	<i>Due</i>	<i>Rate</i>	<i>Book Value</i>	<i>Value at Market Quotations April 30, 1945</i>
GOVERNMENT AND MUNICIPAL BONDS					
\$15,500.00	United States Treasury	1954/2	2½	\$16,342.80	\$16,439.69
116,000.00	United States Treasury	1954	2½	117,593.75	123,032.50
19,500.00	United States Treasury	1972/67	2½	19,500.00	20,231.25
50,000.00	United States Treasury	1958/56	2½	52,038.91	53,453.13
52,000.00	United States Treasury	1964/69	2½	52,000.00	52,666.25
10,000.00	United States Treasury	1965/70	2½	10,000.00	10,106.25
212,600.00	United States Savings, Series G.....	1953/6	2½	212,600.00	206,677.90
1,100.00	United States Savings, Series F.....	1954	..	814.00	836.00
10,000.00	City of Detroit, Michigan, Street Railway...	1945	4½	10,085.91	10,062.50
2,000.00	City of Detroit, Michigan, Street Railway...	1946	4½	2,048.39	2,085.00
33,000.00	City of Detroit, Michigan, Street Railway...	1946	4½	33,940.92	34,443.75
1,000.00	City of Detroit, Michigan, Street Railway...	1948	5½	1,085.36	1,132.50
5,000.00	City of Detroit, Michigan, Street Railway...	1949	4½	5,305.55	5,656.25
25,000.00	City of Los Angeles, Calif., Electric Plant Revenue	1962	3¾	25,802.68	26,875.00
5,000.00	*Milam County, Texas, Road Dist. No. 6....	1954	5½	5,000.00	6,368.75
5,000.00	City of New York, N. Y., for Municipal Purposes	1950	3¾	5,177.30	5,525.00
19,000.00	City of New York, N. Y., for Municipal Purposes	1960	3½	20,065.79	23,465.00
40,000.00	City of New York, N. Y., Corporate Stock..	1959	4	44,197.17	51,600.00
50,000.00	Province of Quebec, Canada, Serial.....	1953	3	49,158.13	52,250.00
100,000.00	City of Toronto, Canada, Cons. Deb.....	1954	4½	96,675.00	117,000.00
5,000.00	*County of Yuma, Arizona, Road Dist.....	1951	5	5,000.00	5,150.00
				<u>\$784,431.66</u>	<u>\$825,056.72</u>
RAILROAD BONDS					
\$25,000.00	Baltimore & Ohio R. R. Co., First Mtg.....	1948	5	\$25,235.00	\$25,906.25
50,000.00	Baltimore & Ohio R. R. Co., Rfdg. and Gen. Mtg. "D"	2000	5	50,250.00	39,625.00
10,000.00	Buffalo, Rochester & Pittsburgh Ry. Co., Cons. Mtg.	1957	4½	7,015.00	8,200.00
25,000.00	Chesapeake & Ohio Ry. Co., Rfdg. and Imp. Mtg. "E"	1996	3½	24,875.00	26,281.25
100,000.00	*Chicago, Milwaukee & St. Paul Ry. Co., Gen. Mtg. "C"	1989	4½	76,374.67	116,875.00
6,000.00	*Chicago & North Western Ry. Co., First and Gen. Mtg. "A"	1987	4	5,779.35	5,295.00
53,000.00	Chicago & Western Indiana R. R. Co., Cons. Mtg.	1952	4	52,862.50	58,565.00
10,000.00	Detroit Terminal & Tunnel Co., First Mtg..	1961	4½	10,412.50	11,400.00
5,000.00	Elgin, Joliet & Eastern Ry. Co., First Mtg. "A"	1970	3¾	5,062.50	5,300.00
6,000.00	Erie Railroad Co., First Mtg. "B"	1995	4	4,755.00	6,322.50
90,000.00	Great Northern Ry. Co., Gen. Mtg. "I"....	1967	3¾	86,307.50	95,062.50
25,000.00	Great Northern Ry. Co., Gen. Mtg. "D"....	1976	4½	22,750.00	32,187.50

* Indicates Donations and Legacies.

Par Value	Securities	Due	Rate	Book Value	Value at Market Quotations April 30, 1945
25,000.00	Lexington & Eastern Ry. Co., First Mtg.	1965	5	29,456.25	32,906.25
100,000.00	Missouri Pacific R. R. Co., First and Rfdg. Mtg. "F"	1977	5	99,750.00	86,750.00
50,000.00	New Jersey Junction R. R. Co., First Mtg., Reg.	1986	4	43,250.00	50,062.50
6,000.00	New York, Lackawanna & Western Ry. Co., First and Rfdg. Mtg. "A"	1973	4	6,000.00	5,460.00
75,000.00	*New York, New Haven & Hartford R. R. Co., Deb.	1955	4	42,000.00	49,500.00
35,000.00	Northern Pac. Ry. Co., Rfdg. and Imp. Mtg. "A," Reg.	2047	4½	33,693.75	35,000.00
30,000.00	Northern Pac. Ry. Co., Rfdg. and Imp. Mtg. "B"	2047	6	28,738.75	32,550.00
21,000.00	Pennsylvania R. R. Co., 30 Year Secured...	1948	4	21,914.98	22,785.00
5,000.00	Pennsylvania R. R. Co., Gen. Mtg. "A"	1965	4½	5,293.75	6,212.50
20,000.00	Pennsylvania R. R. Co., Gen. Mtg. "A," Reg.	1965	4½	20,000.00	24,850.00
50,000.00	Pennsylvania R. R. Co., Gen. Mtg. "C"	1970	3¾	49,237.50	52,187.50
25,000.00	Virginian Ry. Co., First Lien and Rfdg. Mtg. "A"	1966	3¾	25,765.00	26,562.50
60,000.00	West Shore R. R. Co., First Mtg., Reg.	2361	4	58,225.00	51,825.00
5,000.00	*West Shore R. R. Co., First Mtg., Reg.	2361	4	5,000.00	4,318.75
75,000.00	*Wisconsin Central Ry. Co., First Gen. Mtg..	1949	4	52,528.00	63,937.50
				<u>\$892,532.00</u>	<u>\$975,927.50</u>

STREET RAILWAY BONDS

\$6,000.00	Third Ave. Ry. Co., Adjustment Mtg.	1960	5	\$3,000.00	\$3,315.00
				<u>\$3,000.00</u>	<u>\$3,315.00</u>

PUBLIC UTILITY BONDS

\$5,000.00	American Gas & Electric Co., S.F. Deb.	1950	2¾	\$5,052.50	\$5,200.00
22,000.00	American Gas & Electric Co., S.F. Deb.	1960	3½	23,112.65	23,485.50
41,000.00	American Gas & Electric Co., S.F. Deb.	1970	3¾	43,474.98	44,792.50
25,000.00	American Telephone & Telegraph Co., Deb..	1961	3¾	27,127.06	27,062.50
50,000.00	Associated Electric Co.	1953	4½	47,000.00	49,062.50
15,000.00	Associated Gas & Electric Co., Conv. Deb.	1948	4½	14,601.20	5,400.00
30,000.00	Associated Gas & Electric Co., Conv. Deb.	1949	4½	23,575.00	10,800.00
1,000.00	*Associated Gas & Electric Co., Conv. Deb.	1950	5	145.00	362.50
45,000.00	Associated Gas & Electric Co., Cons. Rfdg. Deb.	1968	5	45,000.00	16,537.50
100,000.00	Bell Telephone Co. of Canada, First Mtg. "B"	1957	5	102,500.00	112,125.00
15,000.00	Brooklyn Union Gas Co., Gen. Mtg. S.F.	1969	3½	15,996.88	16,050.00
74,000.00	Central Maine Power Co., First and Gen. Mtg. "L"	1970	3½	79,667.47	81,030.00
58,000.00	Columbus & Southern Ohio Electric Co., First Mtg.	1970	3¾	61,469.05	63,945.00
25,000.00	Commonwealth Edison Co., Conv. Deb.	1958	3½	26,860.84	30,562.50
46,000.00	Connecticut River Power Co., First Mtg. S.F. "A"	1961	3¾	48,087.73	49,105.00
25,000.00	Consolidated Edison Co., Deb.	1948	3½	25,262.50	25,750.00
25,000.00	Consolidated Edison Co., Deb.	1956	3½	26,081.05	26,062.50
13,000.00	Consumer Power Co., First Mtg.	1969	3¾	13,644.59	14,348.75
48,000.00	Florida Power & Light Co., S.F. Deb.	1979	4½	51,310.00	51,720.00
50,000.00	Indiana Service Corp., First and Rfdg. Mtg. "A"	1950	5	47,750.00	51,500.00
34,000.00	Jersey Central Power & Light Co., First Mtg.	1965	3½	35,858.73	36,125.00
15,000.00	Kansas Power & Light Co., First Mtg.	1969	3½	16,029.65	16,612.50

* Indicates Donations and Legacies.

Par Value	Securities	Due	Rate	Book Value	Value at Market
					Quotations April 30, 1945
1,000.00	Laclede Gas Light Co., Script Certificate....			1.00	No market
37,000.00	Marion-Reserve Power Co., First Mtg.	1960	3½	38,012.50	39,590.00
25,000.00	Minnesota Power & Light Co., First and Rfdg. Mtg.	1955	5	24,600.00	26,437.50
69,000.00	Montana Power Co., First and Rfdg. Mtg...	1966	3¾	67,915.26	72,967.50
5,000.00	New Amsterdam Gas Co. of New York, First Cons. Mtg.	1948	5	4,750.00	5,481.25
50,000.00	New England Gas & Electric Co., Conv. Deb.	1947	5	49,750.00	47,500.00
100,000.00	*New York and Westchester Lighting Co., Gen. Mtg.	2004	4	42,000.00	103,875.00
2,000.00	Ohio Edison Co., First Mtg.	1972	3¾	2,157.48	2,150.00
35,000.00	Ohio Power Co., First Mtg.	1968	3¾	36,382.50	38,412.50
15,000.00	Ohio Public Service Co., First Mtg.	1962	4	16,275.91	15,825.00
5,000.00	Pacific Gas & Electric Co., First and Rfdg. Mtg. "G"	1964	4	5,000.00	5,250.00
50,000.00	Pacific Gas & Electric Co., First and Rfdg. Mtg. "I"	1966	3½	53,572.01	53,625.00
100,000.00	Pacific Power & Light Co., First Mtg. and Prior Lien	1955	5	98,500.00	104,625.00
50,000.00	Penn Central Light & Power Co., First Mtg.	1977	4½	48,250.00	53,687.50
51,000.00	Pennsylvania Electric Co., First Mtg.	1972	3¾	54,221.02	55,335.00
60,000.00	Pennsylvania Power & Light Co., First Mtg.	1969	3½	62,697.50	64,275.00
23,000.00	Pennsylvania Water & Power Co., Rfdg. and Coll. Trust	1964	3¾	23,735.20	24,983.75
25,000.00	Public Service Co. of Indiana, First Mtg. "D"	1972	3¾	25,624.09	26,625.00
18,000.00	Public Service Co. of Indiana, First Mtg. "E"	1973	3¾	18,543.73	19,575.00
25,000.00	Public Service of New Hampshire, First Mtg. "A"	1973	3¾	27,241.92	22,812.50
55,000.00	Puget Sound Power & Light Co., First Mtg.	1972	4¼	57,174.30	59,812.50
50,000.00	Saguenay Power Co., Ltd., First Mtg. S.F. "A"	1966	4¼	50,000.00	52,750.00
88,000.00	Southern California Edison Co., Ltd., First and Rfdg. Mtg.	1965	3	91,105.75	94,160.00
2,000.00	Southern California Gas Co., First Mtg....	1970	3¾	2,102.00	2,187.50
50,000.00	South Carolina Electric & Gas Co., First Mtg.	1973	3¾	53,917.97	54,250.00
35,000.00	Southwestern Light & Power Co., First Mtg. "A"	1969	3¾	36,188.30	37,100.00
47,000.00	Springfield City Water Co., First Mtg. "A"	1956	4	46,530.00	49,350.00
50,000.00	Texas Electric Service Co., First Mtg.....	1960	5	49,000.00	51,562.50
57,000.00	Toledo Edison Co., First Mtg.....	1968	3¾	57,860.00	61,845.00
50,000.00	United Light & Railway (Dela.).....	1952	5½	51,611.48	51,500.00
42,000.00	Wisconsin Power & Light Co., First Mtg....	1971	3¾	53,273.86	54,875.00
				<u>\$2,027,600.66</u>	<u>\$2,110,064.25</u>

INDUSTRIAL BONDS

\$55,000.00	Canadian International Paper Co., First Mtg.	1949	6	\$52,250.00	\$57,337.50
30,000.00	Celanese Corporation of America, Deb.....	1962	3½	29,850.00	31,125.00
3,000.00	Firestone Tire & Rubber Co., Deb.	1961	3	2,930.00	3,135.00
24,000.00	National Dairy Products Corp., Deb.....	1960	3¾	25,183.69	25,920.00
25,000.00	Skelly Oil Co., Deb.	1950	3	25,000.00	25,750.00
30,000.00	Union Oil Co. of California, Deb.....	1959	3	31,706.05	31,237.50
50,000.00	Youngstown Sheet and Tube Co., First Mtg. S.F. "D"	1960	3¾	51,200.00	52,500.00
				<u>\$218,119.74</u>	<u>\$227,005.00</u>

* Indicates Donations and Legacies.

Par Value	Securities	Due	Rate	Book Value	Value at Market Quotations April 30, 1945
Shares	STOCKS				
2	A-NY & B-NY Realizing Corp., V.T.C.			\$1.00	No market
360	Aluminum Co., Cum. Pfd.	6		39,985.20	\$40,860.00
90	American Brake Shoe & Foundry Co., Cum. Conv. Pfd.	5½		11,246.85	11,745.00
2,700	American Cyanamid Co., Cum. Pfd.	5		31,300.75	29,700.00
270	American Smelting & Refining Co., Cum. Pfd.	7		39,489.15	46,035.00
2	*American Telephone and Telegraph Co.			335.62	330.75
450	American Viscose Corp., Cum. Pfd.	5		49,494.80	53,887.50
500	Cincinnati Gas & Elec. Co., Cum. Pfd. "A".	5		53,800.50	54,500.00
735	Consolidated Edison Co. of N. Y., Pfd.	5		72,873.21	79,104.38
291	Consolidated Natural Gas Co.			1,025.03	10,767.00
400	Crown Zellerbach Corp., Cum. Pfd., \$5.			41,478.25	41,500.00
1,250	Deere & Co., Pfd.			41,836.33	45,156.25
400	Firestone Tire & Rubber Co., Cum. Pfd.	4½		40,737.00	42,800.00
10	*The First National Bank of Hughesville, Pa.			1,000.00	2,950.00
1	*The First National Bank of N. Y.			990.00	1,820.00
400	General Mills, Inc., Cum. Pfd.	5		48,744.60	52,400.00
400	General Motors Corp., Cum. Pfd.	\$5.00		49,628.00	50,600.00
1,500	W. T. Grant Co., Cum. Pfd.	5		35,701.56	36,187.50
200	Hershey Chocolate Corp., Cum. Pfd.	4		23,470.00	25,800.00
300	Ingersoll-Rand Co., Cum. Pfd.	6		45,084.00	51,000.00
400	International Harvester Co., Cum. Pfd.	7		65,522.00	74,800.00
370	International Nickel Co. of Canada, Ltd., Cum. Pfd.	7		47,262.15	50,875.00
46,500	*International Petroleum Co.			348,765.48	993,937.50
293	Jersey Central Power & Light Co., Cum. Pfd.	5½		25,358.84	30,838.25
234	Jewel Tea Co., Inc., Cum. Pfd.	4¼		24,921.00	26,529.75
450	Koppers Co., Cum. Pfd.	4¾		49,252.87	48,881.25
700	Manufacturers Trust Co., Cum. Conv. Pfd.			36,505.46	35,700.00
300	Masonite Corp., Cum. Pfd.	4½		33,068.25	33,000.00
450	Merck & Co., Inc., Cum. Pfd.	4½		49,098.00	49,950.00
115	Monsanto Chemical Co., "B" Cum. Pfd.	\$4.50		13,681.50	13,368.75
300	Monsanto Chemical Co., "C" Cum. Pfd.	\$4.00		31,050.00	33,525.00
300	Montgomery Ward & Co., Cum. Class "A".	\$7.00		49,153.60	57,075.00
150	National Lead Co., "A" Cum. Pfd.	\$7.00		25,605.60	28,500.00
450	Northern Indiana Public Service Co., Cum. Pfd.	5		48,470.00	48,937.50
6,584	*Ohio Oil Co.			214,075.00	125,096.00
450	Pacific Lighting Co., Cum. Pfd.	5		47,462.64	48,375.00
400	Procter & Gamble, Cum. Pfd.	5		45,200.00	44,400.00
250	Public Service Co. of N. J., Cum. Pfd.	6		26,012.50	28,125.00
325	Quaker Oats Co., Cum. Pfd.	6		49,400.00	52,893.75
3,912	Sinclair Oil Corp.			154,850.00	65,526.00
1,200	*Socony-Vacuum Corp.			8,180.00	20,400.00
500	*Standard Oil Co. of California			6,944.48	22,000.00
1,080	*Standard Oil Co. of Indiana			9,000.00	40,905.00
513	Standard Oil Co. (New Jersey)			9,511.21	32,254.88
2,400	*Standard Oil Co. (New Jersey)			11,436.00	150,900.00
27	*The Travelers Insurance Co.			11,826.00	15,808.50
8	*Uncas-Merchants National Bank, Norwich, Conn.			800.00	1,120.00
700	United Aircraft Corp., Cum. Pfd.	5		75,291.10	75,950.00
550	United Shoe Machinery Corp., Cum. Pfd.	6		24,846.30	26,950.00
400	U. S. Smelting, Refining & Mining Co., Cum. Pfd.	3½		29,873.52	33,200.00
225	U. S. Steel Corp., Cum. Pfd.	7		26,827.13	32,625.00
10	*Vandalia Coal Corp.			1.00	No market
400	Virginia Elec. & Power Co., Cum. Pfd.	5		47,287.00	48,000.00
250	No. 40 Exchange Place Corp., New York City, V.T.C.			1.00	No market
15	No. 165 Broadway Building, Inc.			1.00	No market
				<u>\$2,274,762.48</u>	<u>\$3,067,590.51</u>

* Indicates Donations and Legacies.

Par Value	Securities	Due	Rate	Book Value	Value at Market Quotations April 30, 1945
MORTGAGES					
New York State:					
	Greater New York		1½	\$32,102.00	
	Greater New York		2.7	24,237.50	
	Greater New York		3	800.00	
	Greater New York		3½	89,930.00	
	Greater New York		4	237,879.34	
	Greater New York		4¾	129,387.81	
	Greater New York		4½	1,967,654.63	
	Greater New York		4¾	6,000.00	
	Greater New York		5	265,715.68	
	Greater New York		5½	65,242.04	
	Greater New York		6	47,318.26	
	Nassau County		5	3,974.24	
	Nassau County		6	9,168.45	
	Westchester County		4½	39,119.95	
	Westchester County		5	38,786.19	
	Other Counties		6	1.00	
	Alabama		4½	10,558.08	
	Connecticut		6	1.00	
	Georgia		5	2,675.50	
	Minnesota		5	3,885.69	
	New Jersey		5	4,014.59	
	Oklahoma		5	1,113.41	
				<u>\$2,979,565.36</u>	
REAL ESTATE BONDS AND MORTGAGE CERTIFICATES					
New York State:					
	Greater New York		1	\$450.00	
	Greater New York		4½	14,417.00	
	Greater New York		5½	52,565.47	
				<u>\$67,432.47</u>	
REAL ESTATE					
New York State:					
	Greater New York .....		..	\$7,181.25	
	Other Counties .....		..	66,561.43	
	*Azusa, California .....		..	4.00	
	*Stonington, Connecticut .....		..	3.00	
	*Chicago, Illinois .....		..	40,000.00	
	Minneapolis, Minnesota .....		..	5,532.76	
	East Orange, New Jersey .....		..	100,000.00	
	*Grady County, Oklahoma .....		..	1.82	
	*Oklahoma City, Oklahoma .....		..	1.81	
				<u>\$219,286.07</u>	
NOTES AND CLAIMS					
	Notes .....		..	\$1,204.00	
	Claims allowed for losses on mortgage guar- antees .....		..	5.00	
				<u>\$1,209.00</u>	
	Net advances for taxes, foreclosure expenses, etc. ....		..	\$5,818.57	
	Total Investments—Permanent Funds ....		..	<u>\$9,473,758.01</u>	

* Indicates Donations and Legacies.

ANNUITY FUND

Par Value	Securities	Due	Rate	Book Value	Value at Market Quotations April 30, 1945
GOVERNMENT AND MUNICIPAL BONDS					
\$25,000.00	Argentine Republic, S.F. Ext. Conv.....	1972	4	\$22,330.00	\$24,437.50
50,000.00	City of New York, N. Y., Water Supply ...	1964	3	49,576.87	66,500.00
9,000.00	City of New York, N. Y., Corporate Stock..	1980	3	9,577.23	10,856.25
30,000.00	United States Treasury	1964/69	2½	30,000.00	30,384.38
20,500.00	United States Treasury	1972/67	2½	20,580.00	21,268.75
				<u>\$132,064.10</u>	<u>\$153,446.88</u>
RAILROAD BONDS					
\$25,000.00	Baltimore & Ohio R. R. Co., First Mtg.	1948	5	\$20,897.75	\$25,906.25
24,000.00	Chesapeake & Ohio Ry. Co., Rfdg. and Imp. Mtg. "E"	1996	3½	24,390.00	25,230.00
1,000.00	Chicago & North Western Ry. Co., First and Gen. Mtg. "A"	1989	4	189.18	882.50
10,000.00	Denver & Rio Grande R. R. Co., First Cons. Mtg., Reg.	1936	4	1,337.50	6,900.00
15,000.00	Detroit Terminal & Tunnel Co., First Mtg....	1961	4½	16,000.92	17,100.00
25,000.00	Erie Railroad Co., First Mtg. "B"	1995	4	20,851.25	26,343.75
10,000.00	Lexington & Eastern Ry. Co., First Mtg., Reg.	1965	5	9,900.00	13,162.50
25,000.00	Midland Valley R. R. Co., First Mtg.	1963	4	19,250.00	19,000.00
10,000.00	Missouri Pacific R. R. Co., First and Rfdg. Mtg. "I"	1981	5	2,475.00	8,675.00
25,000.00	Pennsylvania R. R. Co., 30 Year Secured...	1948	4	26,218.75	27,125.00
25,000.00	The Virginian Ry. Co., First Lien and Rfdg. Mtg. "A"	1966	3¾	25,562.50	26,562.50
10,000.00	West Shore R. R. Co., First Mtg.	2361	4	8,225.00	8,637.50
				<u>\$175,297.85</u>	<u>\$205,525.00</u>
PUBLIC UTILITY BONDS					
\$25,000.00	Butte Electric & Power Co., First Mtg.	1951	5	\$25,562.50	\$30,000.00
15,000.00	Consolidated Edison Co. of New York, Deb..	1948	3½	15,262.50	15,450.00
25,000.00	Gatineau Power Co., First Mtg. "A"	1969	3¾	24,562.50	26,312.50
25,000.00	Nebraska Power Co., First Mtg.	1981	4½	26,970.27	26,937.50
10,000.00	New Amsterdam Gas Co. of New York, First Cons. Mtg., Reg.	1948	5	10,000.00	10,962.50
25,000.00	Northern States Power Co. of Minnesota, First and Rfdg.	1967	3½	26,903.00	26,375.00
5,000.00	Ohio Public Service Co., First Mtg.	1962	4	5,427.93	5,275.00
27,000.00	Pacific Gas & Electric Co., First and Rfdg. Mtg. "L"	1974	3	28,194.75	28,856.25
20,000.00	Pennsylvania Power & Light Co., First Mtg.	1969	3½	21,808.75	21,425.00
24,000.00	Pennsylvania Water & Power Co., Rfdg. Mtg. and Coll. Trust	1964	3¾	25,090.59	26,070.00
50,000.00	Public Service of Colorado, First Mtg.	1964	3½	52,722.80	52,500.00
25,000.00	Puget Sound Power & Light Co., First Mtg.	1972	4½	26,007.54	27,187.50
24,000.00	Southern California Gas Co., First Mtg....	1970	3¾	25,223.00	26,250.00
15,000.00	Union Electric Co. of Missouri, First Mtg. and Coll. Trust	1971	3¾	15,979.97	16,893.75
50,000.00	Virginia Electric & Power Co., First and Rfdg. Mtg. "B"	1968	3½	52,905.09	52,562.50
				<u>\$382,621.19</u>	<u>\$393,057.50</u>
INDUSTRIAL BONDS					
\$10,000.00	Celanese Corporation of America, Deb.	1962	3½	\$9,950.00	\$10,375.00
25,000.00	Youngstown Sheet & Tube Co., First Mtg., S.F. "D"	1960	3¾	25,600.00	26,250.00
				<u>\$35,550.00</u>	<u>\$36,625.00</u>
STOCK					
Shares					
20	*United States Steel Corp., Pfd.	7		\$2,105.65	\$2,900.00
				<u>\$2,105.65</u>	<u>\$2,900.00</u>

* Indicates Donations and Legacies.

Par Value	Securities	Due	Rate	Book Value	Value at Market Quotations April 30, 1945
MORTGAGES					
New York State:					
	Greater New York	2½		\$22,000.00	
	Greater New York	4½		215,624.53	
	Greater New York	5		42,300.00	
	Greater New York	5½		34,155.25	
	Greater New York	6		4,365.00	
	Westchester County	4½		20,163.75	
	Westchester County	6		23,704.89	
	Massachusetts	5½		725.00	
	Minnesota	5		9,550.00	
	Minnesota	6		19,753.83	
				<u>\$392,342.25</u>	
MORTGAGE CERTIFICATE					
New York State:					
	Greater New York .....	..		\$1.00	
REAL ESTATE					
New York State:					
	Greater New York .....	..		\$9,500.00	
	Other Counties .....	..		11,000.00	
	*Los Angeles, California .....	..		9,005.47	
	Atlanta, Georgia .....	..		4,717.40	
	*Reeves County, Texas .....	..		7,746.03	
	*Ward County, Texas .....	..		9,054.20	
				<u>\$51,023.10</u>	
	Net advances for taxes, foreclosure, expenses, etc. ....	..		\$224.14†	
	Total Investments—Annuity Fund...	..		<u>\$1,170,781.00</u>	

SPECIAL TRUST FUNDS—SPECIAL TRUST AGREEMENTS INCOME PAYABLE TO INDIVIDUAL BENEFICIARIES

GOVERNMENT BONDS					
\$1,000.00	United States Treasury	1965/70	2½	\$1,000.00	\$1,010.63
				<u>\$1,000.00</u>	<u>\$1,010.63</u>
RAILROAD BONDS					
\$500.00	Chesapeake & Ohio Ry. Co., Rfdg. and Imp. Mtg. "E"	1996	3½	\$497.50	\$525.63
4,000.00	*Chicago & Erie R. R. Co., First Mtg.	1982	5	4,000.00	5,520.00
1,000.00	New York Central & Hudson River R. R. Co., Lake Shore Coll.	1998	3½	831.25	955.00
6,000.00	*West Shore R. R. Co., First Mtg., Reg....	2361	4	6,000.00	5,182.50
				<u>\$11,328.75</u>	<u>\$12,183.13</u>

† Deduct.

* Indicates Donations and Legacies.

Par Value	Securities	Due	Rate	Book Value	Value at Market Quotations April 30, 1943
PUBLIC UTILITY BONDS					
\$1,000.00	American Gas & Electric Co., S.F. Deb....	1970	3¾	\$1,097.00	\$1,092.50
1,000.00	Central Maine Power Co., First and Gen. Mtg. "H"	1966	3½	952.50	1,070.00
8,000.00	Continental Gas & Electric Corp., Deb. "A"	1958	5	3,500.00	8,330.00
1,000.00	Empire Properties Corp.	1945	3	570.00	660.00
6,000.00	Jersey Central Power & Light Co., First Mtg.	1965	3½	6,357.60	6,375.00
5,000.00	Marion-Reserve Power Co., First Mtg.	1960	3½	5,112.50	5,350.00
2,000.00	Montana Power Co., First and Rfdg. Mtg...	1966	3¾	1,810.00	2,115.00
5,000.00	Ohio Public Service Co., First Mtg.	1962	4	5,430.43	5,275.00
20,000.00	Puget Sound Power & Light Co., First Mtg.	1972	4¾	20,850.00	21,750.00
				<u>\$45,680.03</u>	<u>\$52,017.50</u>

INDUSTRIAL BONDS

\$15,000.00	Firestone Tire & Rubber Co., 30 Year Deb..	1961	3	\$14,850.00	\$15,675.00
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Shares

STOCKS

50	*American Telephone & Telegraph Co.	\$5,000.00	\$8,268.75
10	*Atchison, Topeka & Santa Fe Ry. Co., Pfd..	..	5	1,000.00	1,118.75
66	*Boston Insurance Co. ....	..	..	8,800.00	42,405.00
10	*Buckeye Pipe Line Co. ....	..	..	590.00	112.50
7	Jersey Central Power & Light Co., Cum. Pfd. ....	..	5½	604.38	735.00
41	*Ludlow Mfg. Associates .....	..	..	5,445.62	5,289.00
74	*Massachusetts Power & Light Associates....	..	..	223.00	92.50
203	*Massachusetts Power & Light Associates, Pfd. ....	..	2	4,722.42	4,212.25
19	*New England Power Association, Option Warrants .....	..	..	4.58	No market
30	*New England Telephone & Telegraph Co....	..	..	3,270.00	3,431.25
40	*Ohio Oil Company .....	..	..	1,525.00	760.00
6,000	*Pennsylvania Gas Co. ....	..	..	100,000.00	103,500.00
26	*Plymouth Cordage Co. ....	..	..	2,275.00	3,406.00
74.40	*Sinclair Oil Corp. ....	..	..	1,468.00	1,246.20
100	*Socony-Vacuum Corp. ....	..	..	1,493.60	1,700.00
128	*Standard Oil Co. of California .....	..	..	3,360.00	5,632.00
40	*Standard Oil Co. of Indiana .....	..	..	3,069.17	1,515.00
				<u>\$142,850.77</u>	<u>\$183,424.20</u>

MORTGAGES

New York State:

Greater New York	5½	\$6,337.50
Massachusetts	6	3,500.00
New Jersey	4¾	955.00

\$10,792.50

MORTGAGE CERTIFICATES

New York State:

Greater New York	4½	\$4,790.39
Greater New York	4¾	496.90
Greater New York	5½	500.00

\$5,787.29

NOTES

Notes	\$6.00
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Total Investments—Special Trust Funds—
Special Trust Agreements—Income Pay-
able to Individual Beneficiaries

\$232,295.34

* Indicates Donations and Legacies.

**SPECIAL TRUST FUNDS—SPECIAL TRUST AGREEMENTS
INCOME PAYABLE TO STATE CONVENTIONS AND
CITY MISSION SOCIETIES**

<i>Par Value</i>	<i>Securities</i>	<i>Due</i>	<i>Rate</i>	<i>Book Value</i>	<i>Value at Market Quotations April 30, 1945</i>
GOVERNMENT BONDS AND MUNICIPAL BONDS					
\$6,000.00	United States Treasury	1964/69	2½	\$6,000.00	\$6,076.87
1,000.00	United States Treasury	1965/70	2½	1,000.00	1,010.63
12,000.00	United States Savings, Series "G"	1954	2½	12,000.00	11,412.00
15,000.00	City of New York, N. Y., for Municipal Purposes	1950	3¼	15,523.09	16,575.00
21,000.00	City of New York, N. Y., for Municipal Purposes	1960	3¼	22,174.27	25,935.00
				<u>\$56,697.36</u>	<u>\$61,009.50</u>
RAILROAD BONDS					
\$2,500.00	Chesapeake & Ohio Ry. Co., Rfdg. and Imp. Mtg. "E"	1996	3¼	\$2,487.50	\$2,628.13
15,000.00	Elgin, Joliet & Eastern Ry. Co., First Mtg. ...	1970	3¼	15,187.50	15,900.00
19,000.00	Erie Railroad Co., First Mtg. "B"	1995	4	15,057.50	20,021.25
				<u>\$32,732.50</u>	<u>\$38,549.38</u>
PUBLIC UTILITY BONDS					
\$3,000.00	Consolidated Edison Co., Deb.	1948	3¼	\$3,037.00	\$3,090.00
36,000.00	Consumers Power Co., First Mtg.	1969	3¼	37,779.03	39,735.00
8,000.00	Jersey Central Power & Light Co., First Mtg.	1965	3¼	8,476.80	8,520.00
4,000.00	Pacific Gas & Electric Co., First and Rfdg. Mtg. "I"	1966	3¼	4,390.04	4,290.00
2,000.00	Pennsylvania Water & Power Co., Rfdg. and Coll. Trust	1964	3¼	2,064.00	2,172.50
42,000.00	Public Service Co. of Indiana, First Mtg. "E"	1973	3¼	43,268.69	45,675.50
				<u>\$99,015.56</u>	<u>\$103,483.00</u>
INDUSTRIAL BONDS					
\$2,000.00	Firestone Tire & Rubber Co., 30 Year Deb.	1961	3	\$1,980.00	\$2,090.00
<i>Shares</i>	STOCKS				
139,500	*International Petroleum Co. ....	..	..	\$1,046,296.44	\$2,981,812.50
48	*Southern California Edison Co., Ltd. ....	..	..	2,158.50	1,458.00
				<u>\$1,048,454.94</u>	<u>\$2,983,270.50</u>
MORTGAGES					
	New York State:				
	Greater New York	4½		\$59,086.89	
	Greater New York	5		4,945.51	
	*Colorado	4		1,400.00	
				<u>\$65,432.40</u>	
CLAIMS					
	Claims allowed for losses on mortgage guar- antees				\$2.00
	Total Investments—Special Trust Funds— Special Trust Agreements—Income Pay- able to State Conventions and City Mis- sion Societies			<u>\$1,304,314.76</u>	

* Indicates Donations and Legacies.

SPECIAL TRUST FUNDS—SPECIAL ENDOWMENT FOR SCHOOLS INCOME PAYABLE TO NEGRO SCHOOLS AND COLLEGES

Par Value	Securities	Due	Rate	Book Value	Value at Market Quotations April 30, 1945
GOVERNMENT AND MUNICIPAL BONDS					
\$3,000.00	City of Detroit, Michigan, Street Railway..	1946	4½	\$3,072.45	\$3,127.50
51,000.00	City of Toronto, Canada, Cons. Deb.	1955	4½	49,088.01	59,160.00
38,000.00	United States Savings, Series "G"	1953/56	2½	38,000.00	36,112.00
13,000.00	United States Treasury	1965/70	2½	13,000.00	13,138.13
12,000.00	United States Treasury	1964/49	2½	12,000.00	12,146.25
11,000.00	United States Treasury	1966/71	2½	11,000.00	11,110.00
				\$126,160.46	\$134,793.88
RAILROAD BONDS					
\$10,000.00	Chesapeake & Ohio Ry. Co., Rfdg. and Imp. Mtg. "E"	1996	3½	\$9,950.00	\$10,512.50
3,000.00	Chicago & Western Indiana R. R. Co., Con- solidated 50 Year	1952	4	2,872.50	3,315.00
50,000.00	*Wisconsin Central Ry. Co., First Gen. Mtg. C/D	1949	4	40,000.00	42,625.00
				\$52,822.50	\$56,452.50
PUBLIC UTILITY BONDS					
\$50,000.00	Florida Power & Light Co., S/F Deb.	1979	4½	\$53,450.00	\$53,875.00
27,000.00	Jersey Central Power & Light Co., First Mtg.	1965	3½	28,595.68	28,687.50
8,000.00	Ohio Edison Co., First Mtg.	1972	3¾	8,629.98	8,600.00
50,000.00	Ohio Public Service Co., First Mtg.	1962	4	51,472.70	52,750.00
14,000.00	Pacific Gas & Electric Co., First and Rfdg. Mtg. "I"	1966	3½	15,435.11	15,015.00
5,000.00	Pennsylvania Power & Light Co., First Mtg.	1969	3½	5,230.85	5,356.25
				\$162,814.32	\$164,283.75
INDUSTRIAL AND OTHER BONDS					
\$10,000.00	Celanese Corp. of America, Deb.	1962	3½	\$10,559.03	\$10,375.00
30,000.00	Firestone Tire & Rubber Co., 30 Year Deb..	1961	3	27,720.00	31,350.00
8,000.00	New York N-51 Corp., Deb.	1945	4	7,600.00	4,000.00
				\$45,879.03	\$45,725.00
STOCKS					
Shares					
495	Colgate-Palmolive-Peet Co., Cum. Pfd. ....	....	\$4.25	\$49,995.00	\$51,603.75
330	*Norfolk & Western Ry. Co. ....	....	..	33,660.00	77,550.00
				\$83,655.00	\$129,153.75
MORTGAGES					
New York State:					
	Greater New York	3		\$7,312.50	
	Greater New York	4		25,525.67	
	Greater New York	4½		76,924.48	
	Greater New York	4¾		6,323.92	
	Greater New York	5		105,642.35	
	Greater New York	5½		28,494.15	
	Greater New York	6		8,801.68	
	Greater New York	5		14,476.50	
	Nassau County	4½		19,469.72	
	Westchester County				
				\$292,970.97	
REAL ESTATE					
New York State:					
	Westchester County .....	....	..	\$57,500.00	

* Indicates Donations and Legacies.

				Value at Market Quotations April 30, 1945	
Par Value	Securities	Due	Rate	Book Value	
CLAIMS					
	Claims allowed for losses on mortgage guar- antees .....	....	..		\$2.00
	Net advances for taxes, foreclosure expenses, etc. ....		..		\$2,659.86
	Total Investments—Special Trust Funds— Special Endowment for Schools—Income Payable to Negro Schools and Colleges...	....	..		\$824,464.14

CHURCH EDIFICE LOAN FUND**GOVERNMENT BONDS**

\$60,900.00	United States Savings, Series "G"	1954/56 2½	\$60,900.00	\$59,528.10
125,800.00	United States Savings, Series "F"	1955/56 ..	93,092.00	93,574.70
20,000.00	United States Treasury	1955/51 2	20,000.00	20,606.25
30,000.00	United States Treasury	1954/52 2	30,000.00	30,862.50
			<u>\$203,992.00</u>	<u>\$204,571.55</u>

PUBLIC UTILITY BONDS

\$20,000.00	Union Electric Co. of Missouri, First Mtg. and Collateral Trust	1971	3¾	\$21,306.45	\$22,525.00
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LOANS

Loans to churches in various states		\$99,796.50
Total Investments—Church Edifice Loan Fund		<u>\$325,094.95</u>

SPECIAL CHURCH EDIFICE LOAN FUND**GOVERNMENT BONDS**

\$61,425.00	United States Savings, Series "F"	1955/56 ..	\$45,454.50	\$45,530.95
51,400.00	United States Savings, Series "G"	1955/56 2½	51,400.00	50,490.90
100.00	United States Treasury, Series "C"	1947 ..	100.00	90.00
5,300.00	United States Treasury	1955/51 2	5,300.00	5,460.66
45,000.00	United States Treasury	1954/52 2	45,000.00	46,293.75
40,000.00	United States Treasury	1964/69 2½	40,000.00	40,512.50
			<u>\$187,254.50</u>	<u>\$188,378.76</u>

REAL ESTATE

Benson, Arizona		\$11.55
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LOANS

Loans to churches in various states		\$198,425.60
Total Investments—Special Church Edifice Loan Fund		<u>\$385,691.65</u>

CHURCH EXTENSION FUND**SECURITIES**

\$75.00	United States Savings, Series "F"	1954/55 ..	\$55.50	\$56.06
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LOANS

Loans to churches in various states		\$35,453.51
Total Investments—Church Extension Fund		<u>\$35,509.01</u>

PROPERTY AND EQUIPMENT FUNDS

Equities in School Properties

	Book Value
Bacone College, Bacone, Okla.	\$584,948.95
Barranquitas Academy, Barranquitas, Puerto Rico	13,649.97
Benedict College, Columbia, S. C.	265,054.55
Bishop College, Marshall, Tex.	164,118.63
Colegio Bautista, Managua, Nicaragua	53,898.85
Colegios Internacionales, Cristo, Cuba	124,111.61
Evangelical Seminary, Rio Piedras, Puerto Rico	20,612.81
Murrow Indian Orphans' Home, Bacone, Okla.	172,994.87
Spanish-American Baptist Seminary, Los Angeles, Calif.	16,278.02
Virginia Union University, Richmond, Va.	355,325.57
Reversionary interest in school properties	2.00
	<hr/> \$1,770,995.83

Equities in Mission Properties

Alaska, Kodiak	\$15,813.56
Arizona, Cottonwood	3,218.95
Keams Cañon	3,522.69
California, Auberry	1.00
Coarsegold	98.89
Dunlap	1.00
El Cerrito	21,596.07
San Francisco	31,689.45
Sycamore	1.00
Table Mountain	3.10
Colorado, Denver	2,000.00
Rocky Ford	500.00
Montana, Big Horn	6,211.81
Crow Agency	14,931.36
Culbertson	200.00
Lodge Grass	29,582.07
Pryor	7,261.00
Wyola	2,076.45
Nevada, Dresslerville	2,995.05
Fallon	518.17
Reno	4,651.50
Stewart	5,097.25
New York, New York	20,177.22
Oklahoma, Anadarko	12,256.68
Calumet	1,177.80
Concho	165.00
Geary	2,157.19
Greenfield	1,706.50
Kingfisher	1,995.00
Saddle Mountain	3,422.56
Sugar Creek	6,919.80
Swappingback	825.97
Walters	2,256.73
Watonga	5,070.30
Cuba, Babiney	200.00
Baire	2,110.12
Banes	1,500.00
Baracoa	9,626.32

	<i>Book Value</i>
Cuba, Baracoa, Maisi	\$350.00
Barajagua	500.00
Bayamo	32,800.00
Bayate	628.94
Camaguey	15,405.45
Capiro	431.60
Cayo Mambi	700.00
Céspedes	4,800.00
Ciego d'Avila	7,695.00
Cueto	1,967.10
Dos Caminos	1,995.45
El Caney	1,132.05
Florida	3,106.60
Guaimaro	1,535.25
Guantanamo	14,361.73
Jatabonico	4,501.50
Jauco	500.00
Jibacoa	400.00
Jiguani	2,193.20
Jobal	300.00
Juan Baron	658.05
La Piedra	1,844.00
Lindero	850.00
Maffo	1,660.14
Mandingo	250.00
Manzanillo	7,351.72
Marti	981.75
Media Luna	1,265.00
Minas	185.00
Mir	413.70
Nibujon	350.00
Niquero	100.00
Palmarito	1,650.00
Palma Soriano	3,143.75
Pueblo Viejo	860.00
Sabana	500.00
Saito	918.90
San Luis	3,363.95
Santa Rita	1,613.42
Santiago, First Church	115,661.88
Santiago, Second Church	11,815.28
Santiago, Vista Hermosa Church	6,324.94
Songo	1,514.10
Veguitas	1,666.87
Victoria de Las Tunas	8,560.00
Yara	2,550.00
El Salvador, Amaton	100.00
Apopa	423.00
Atiquizaya	1,452.60
Candelaria	200.00
Chalatenango	262.00
Chilchuapa	1,450.00
Chilanga	326.30
Ciudad Barrios	4,151.71
El Refugio	483.00
Guatajiagua	267.00
Izalco	1,039.50
La Union	1,042.50
Los Naranjos	100.00
San Salvador	26,098.45
San Salvador, San Jacinto	15,382.50
Santa Ana	3,432.73
Usulután	320.34
Haiti, Limonade	150.00
Marmalade	150.00
Plaisance	477.00
Trou	750.00
Mexico, Aldama	1,200.00
Anaya	1,000.00
Cadareita	500.00
Ciudad Madero	1,350.00
Cuatla	200.00
Cuernavaca	100.00
Juarez	1,200.00
Linares	50.00
Matamoras	1,485.00
Mexico City	31,459.68
Miahuatlan	1,475.00

	<i>Book Value</i>
Mexico, Monterrey	\$500.00
Oaxaca	919.30
Oriental	300.00
Puebla	56,913.40
Tampico	6,805.00
Tapachula	2,659.58
Tehuacan	800.00
Tia Juana	5,000.00
Vera Cruz	4,237.50
Vera Cruz, Tierra Blanca	1,457.00
Victoria	2,500.00
Zacatelco	200.00
Nicaragua, Buena Vista	301.00
Chinendega	1,122.28
Corinto	217.20
Diriamba	3,499.30
Leon	7,875.00
Managua	8,880.41
Masatepe	2,200.00
Masaya	23,618.18
Matagalpa	3,000.00
Nandasmo	190.00
Nindirí	501.00
Rivas	1,300.00
Sabana Grande	350.00
Samaria	200.00
San Marcos	729.50
Puerto Rico, Adjuntas	5,811.61
Aguas Buenas	4,701.83
Anón	2,422.41
Barranquitas	3,653.10
Barrazas	101.00
Barrinas	500.00
Bayamoncito	1,001.47
Caguas	18,396.43
Carolina	9,319.10
Cayey	9,240.76
Cedros	2,946.00
Cidra	18,934.84
Coamo	7,317.02
Corral Viejo	2,371.94
Guanica	1,558.64
Gurabo	4,300.03
Guyabo Dulce	800.00
Hato Nuevo	4,158.23
Jerusalem	2,103.00
Juncos	11,620.58
La Cuchilla	2,919.43
La Playa de Ponce	680.00
Las Cruces	1,010.00
Mango	691.76
Mediania Alta	851.34
Orocovis	13,010.49
Palmer	2,263.15
Playa	3,408.15
Ponce	22,755.63
Quebrada Grande	465.00
Rio Grande	3,762.19
Rio Piedras	40,293.47
San Anton	25.00
San Juan	82,394.94
San Lorenzo	4,166.51
Santurce	82,932.40
Toita	5,463.06
Trujillo	10,147.10
Yauco	6,804.71
	<hr/>
	\$1,124,550.16

Equities in Christian Center Properties

	Book Value
Arizona, Phoenix, Mexican Mission	\$34,104.19
Tucson, Mexican Mission	17,551.00
Yuma, Mexican Mission	5,516.96
California, Fresno, Cosmopolitan Mission	13,420.45
Fresno, Mexican	5,786.65
Locke, Chinese	5,000.00
Los Angeles	10,000.00
Oakland, Christian Friendship Center	4,850.00
Sacramento, Chinese	1,100.00
Sacramento, Japanese	9,850.00
San Diego	6,505.10
Colorado, Denver, Mexican Mission	9,500.00
Pueblo, Mexican Christian Center	7,125.00
Connecticut, Ansonia, Italian	2,681.41
Illinois, Chicago, Baptist Institute	2,500.00
Chicago, Manheim	7,500.00
Chicago, Negro Educational Center	250.00
Chicago, South Chicago Neighborhood House	6,800.00
Indiana, East Hammond, Brooks House	52,919.97
East Chicago, Katherine House	23,400.81
Iowa, Burlington	1,020.63
Kansas, Kansas City, Bethel Neighborhood Center	15,250.00
Massachusetts, Boston, West End	14,450.00
Michigan, Detroit, Negro	7,500.00
Detroit, Polish	5,000.00
Detroit, Hamtramck-Friendship	2,000.00
Nebraska, Omaha	5,000.00
Scottsbluff, Mexican Mission	3,000.00
New Jersey, Newark, Italian	10,000.00
New York, Buffalo, Emmanuel	1,000.00
Buffalo, Jewish Mission	3,000.00
Buffalo, Prospect Neighborhood House	1,000.00
Buffalo, Reid Memorial	4,500.00
New York, Chinese	10,750.00
Rochester, Polish	7,500.00
Utica, Italian Mission	7,000.00
Ohio, Cleveland, Negro	10,000.00
Youngstown, Bethel House	6,175.00
Pennsylvania, Rankin	19,200.00
Rhode Island, Providence, Federal Hill Italian	8,000.00
Utah, Ogden, Mexican Mission	4,200.00
Washington, Seattle, Chinese	15,163.33
Seattle, Japanese	15,167.61
Tacoma, Japanese	1,250.00
West Virginia, Weirton	44,390.16
Wisconsin, Milwaukee	4,500.00
	<u>\$452,378.27</u>
Total—Property and Equipment Funds	<u>\$3,347,924.26</u>

DESIGNATED FUNDS

Par Value	Securities	Due	Rate	Book Value	Value at Market Quotations April 30, 1945
GOVERNMENT AND MUNICIPAL BONDS					
\$17,000.00	United States Treasury	1952/54	2½	\$17,846.27	\$18,030.63
25,000.00	United States Treasury	1968/63	2½	25,000.00	25,367.19
10,000.00	United States Treasury	1972/67	2½	10,087.49	10,375.00
53,200.00	United States Savings, Series "G"	1954/55	2½	53,200.00	51,035.10
6,150.00	United States Savings, Series "F"	1955/56	..	4,551.05	4,577.28
				<u>\$110,684.81</u>	<u>\$109,385.20</u>
RAILROAD BONDS					
\$17,000.00	Chicago & Western Indiana R. R. Co., 50 Year Cons.	1952	4	\$16,357.50	\$18,785.00
4,000.00	Pennsylvania R. R. Co., 30 Year Secured...	1949	4	4,183.32	4,340.00
				<u>\$20,540.82</u>	<u>\$23,125.00</u>

Par Value	Securities	Due	Rate	Book Value	Value at Market Quotations April 30, 1945
PUBLIC UTILITY BONDS					
\$1,000.00	American Gas & Electric Co., S.F. Deb.....	1960	3½	\$1,066.30	\$1,067.50
3,000.00	Consolidated Edison Co., Deb.....	1948	3½	3,052.50	3,090.00
25,000.00	Food Fair Stores, S.F. Deb.....	1959	3½	25,629.17	26,125.00
2,000.00	Kansas Power & Light Co., First Mtg.....	1969	3½	2,141.12	2,215.00
25,000.00	New England Power Association, Deb.....	1948	5	24,937.50	25,750.00
10,000.00	Ohio Edison Company	1972	3¾	10,787.52	10,750.00
15,000.00	Pennsylvania Power & Light Co., First Mtg.	1969	3½	15,742.63	16,068.75
1,000.00	Pennsylvania Water & Power Co., Rfdg. and Coll. Trust	1964	3¾	1,032.00	1,086.25
15,000.00	Public Service Co. of Indiana, First Mtg. "D"	1972	3¾	15,373.20	15,975.00
28,000.00	South Carolina Electric & Gas Co., First Mtg.	1973	3¾	30,625.90	30,380.00
25,000.00	Texas Company, Deb.	1965	3	26,437.50	26,781.25
16,000.00	Toledo Edison Co., First Mtg.	1968	3½	16,245.00	17,360.00
15,000.00	Celanese Corp. of America, Deb.....	1962	3½	15,838.55	15,562.50
				<u>\$188,908.89</u>	<u>\$192,211.25</u>

Shares	STOCKS			
800	*Barker Bros. Corp. ....	..	\$1.00	\$23,200.00
150	National Lead Co., "A" Cum. Pfd.	\$7.00	25,555.75	28,500.00
			<u>\$25,555.75</u>	<u>\$51,700.00</u>

MORTGAGES

New York State:

Greater New York	4½	\$316,561.76
Greater New York	5	5,000.00
Greater New York	5½	17,955.00

\$339,516.76**REAL ESTATE**

*Oklahoma	\$1.00
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NOTES

Notes and Mortgage Claims	\$8,101.00
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LOANS

Loans to churches in various states.....	..	\$34,680.22
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Total Investments—Designated Funds.....	..	<u>\$727,990.25</u>
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GENERAL FUND**GOVERNMENT BONDS**

\$10,050.00	*United States Savings, Series "F"	1944/54 ..	\$7,437.00	\$7,577.57
100.00	*United States Savings, Series "G"	1955 2½	100.00	96.20
			<u>\$7,537.00</u>	<u>\$7,673.77</u>

STOCKS

15	*Madison Street Building Corp., Preference..	..	\$1.00	No market
20	Standard Oil Co. of California .....	..	1,133.00	\$880.00
			<u>\$1,134.00</u>	<u>\$880.00</u>

* Indicates Donations and Legacies.

727,990.25
- 34,680.22
693,310.03

Par Value	Securities	Due	Rate	Book Value	Value at Market Quotations April 30, 1945
MORTGAGES					
	New York State:				
	Greater New York	4		\$4,849.25	
	Greater New York	4½		1.00	
	South Dakota	6		1.00	
				<u>\$4,851.25</u>	
MORTGAGE CERTIFICATES					
	New York State:				
	Greater New York	5½		<u>\$15.00</u>	
REAL ESTATE					
	*California			\$5.00	
	*Kansas			1.00	
	*New York			10.56	
	*Ohio			1.00	
	*Tennessee			7.15	
	*West Virginia			1.00	
				<u>\$25.71</u>	
CLAIMS					
	*Bank			\$1.00	
	Claim allowed for losses on mortgage guar- antees			1.00	
				<u>\$2.00</u>	
	Total Investments—General Fund			<u>\$13,564.96</u>	
RESERVE FUNDS					
GOVERNMENT BONDS					
\$4,500.00	United States Treasury	1954/52	2½	\$4,744.69	\$4,772.81
27,000.00	United States Savings, Series "G"	1955	2½	27,000.00	25,974.00
				<u>\$31,744.69</u>	<u>\$30,746.81</u>
RAILROAD BONDS					
\$2,000.00	Chicago & Western Indiana R. R., Consoli- dated 50 Yr.	195½	4	\$1,932.50	\$2,210.00
25,000.00	Midland Valley R. R. Co., First Mortgage..	1963	4	24,312.50	19,000.00
				<u>\$26,245.00</u>	<u>\$21,210.00</u>
PUBLIC UTILITY BONDS					
\$4,000.00	American Gas & Electric Co., S.F. Deb....	1970	3¾	\$4,354.12	\$4,370.00
40,000.00	American Telephone & Telegraph Co., Deb.	1961	3¾	43,437.92	43,300.00
10,000.00	Marion-Reserve Power Co., First Mtg.	1960	3½	10,225.00	10,700.00
24,000.00	Montana Power Co., First and Rfdg. Mtg...	1966	3¾	24,510.00	25,380.00
7,000.00	Pacific Gas & Electric Co., First and Rfdg. Mtg. "I"	1966	3½	7,665.01	7,507.50
				<u>\$90,192.05</u>	<u>\$91,257.50</u>
INDUSTRIAL BONDS					
\$20,000.00	Canadian International Paper Co., First Mtg.	1949	6	\$19,000.00	\$20,850.00
10,000.00	Celanese Corporation of America, Deb.	1962	3½	9,950.00	10,375.00
25,000.00	B. F. Goodrich Co., First Mortgage	1956	4¾	25,250.00	25,812.50
				<u>\$54,200.00</u>	<u>\$57,037.50</u>

* Indicates Donations and Legacies.

Par Value				Value at Market	
Shares		Securities	Due	Rate	Quotations
		STOCKS		Book Value	April 30, 1945
66	*American State Savings Bank, Lansing, Michigan .....	...	..	\$6,597.00	\$1,947.00
20	*Associated Gas & Electric Co., Preference... ..	...	\$6.50	2.60	2.50
38	*Deep Water Timber Co., Ltd. ....	...	..	1.00	No market
	*Deep Water Timber Co., Ltd., Shareholders Ctf. ....	...	..	1.00	No market
10	*R. B. Griffith Co., Pfd. ....	...	..	1.00	No market
40	*Huntingdon and Broad Top Mt. R. R. and Coal Co., Pfd. C/D.....	...	..	400.00	20.00
5	*Northern States Power Co. (Dela.) Cum. Pfd. ....	...	6	300.00	255.00
10	*Northern States Power Co. (Dela.), Cum. Pfd. ....	...	7	750.00	940.00
450	Ohio Edison Co., Pfd. ....	...	4.40	47,365.50	49,500.00
13 3/4	*Olive Milling Co. ....	...	..	1.00	No market
200	Pacific Lighting Co., Cum. Pfd. ....	...	5	21,846.00	21,500.00
70	*Travelers Insurance Company .....	...	..	23,660.00	40,985.00
50	So. Indiana Gas & Electric Co., Pfd. ....	...	4.80	5,455.00	5,587.50
5	*Wisconsin Power & Light Co., Cum. Pfd. ..	...	6	500.00	550.00
14	*Wisconsin Power & Light Co., Cum. Pfd....	...	7	1,400.00	1,575.00
				<u>\$108,280.10</u>	<u>\$122,862.00</u>

MORTGAGES

New York State:

Greater New York	4 1/2	\$120.00
Greater New York	5	5,524.26
Greater New York	5 1/2	2,585.71
Greater New York	6	1,061.61
Nassau County	5 1/2	482.50
Westchester County	4	25,939.39
Westchester County	5	6,619.59
Other Counties	6	940.00
*Illinois	6	1,143.44
*Massachusetts	4 1/2	177.69
*Massachusetts	5	125.00
*Massachusetts	5 1/2	1.00
New Jersey	5	1,809.22
*New Jersey	5 1/2	2,401.88
*New Jersey	6	2,182.50

\$51,113.79**MORTGAGE CERTIFICATE**

*Michigan, Detroit	6	\$437.50
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REAL ESTATE

*California	\$166.14
*Connecticut	2.00
New Jersey	3.00
*New York	16,352.00
*Michigan	70.33†
*Pennsylvania	1.00

\$16,453.81**NOTES**

Notes, etc.	\$5,609.92
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Net advances for taxes, foreclosures, expenses, etc.	\$3,137.77
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Total Investments—Reserve Funds	<u>\$387,414.63</u>
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† Deduct.

* Indicates Donations and Legacies.

SUMMARY OF INVESTMENTS OF THE SOCIETY

April 30, 1945

FUNDS	Bonds	Stocks	Mortgages, etc.	Real Estate	Notes, Loans, etc.	Net Advances for Taxes, etc.	Totals
Permanent	\$3,925,684.06	\$2,274,762.48	\$3,046,997.83	\$219,286.07	\$1,209.00	\$5,818.57	\$9,473,768.01
Annuity	725,533.14	2,105.65	392,343.25	51,023.10	-----	*224.14	1,170,781.00
Special Trust Agreements: Income Payable to Individual Benefi- ciaries	72,858.78	142,850.77	16,579.79	-----	6.00	-----	232,295.34
Special Trust Agreements: Income Payable to State Conventions and City Mission Societies	190,425.42	1,048,454.94	65,432.40	-----	2.00	-----	1,304,314.76
Special Trust Fund: Income Payable to Negro Schools and Colleges	387,076.31	83,055.00	292,970.97	57,500.00	2.00	2,659.86	824,464.14
Church Edifice Loan	225,298.45	-----	-----	-----	99,796.50	-----	325,094.95
Special Church Edifice Loan	187,254.50	-----	-----	11.55	198,425.60	-----	385,691.65
Church Extension	55.50	-----	-----	-----	35,453.51	-----	35,509.01
Property and Equipment, (School, Mis- sion, and Christian Center proper- ties)	-----	-----	-----	3,347,924.26	-----	-----	3,347,924.26
Designated	320,134.52	25,556.75	339,516.76	1.00	42,781.22	-----	727,990.25
Reserve	202,381.74	108,280.10	51,551.29	16,453.31	5,009.92	3,137.77	387,414.63
General	7,537.00	1,134.00	4,806.25	25.71	2.00	-----	13,564.96
Totals	\$6,244,839.42	\$3,086,799.03	\$4,210,258.54	\$3,692,225.50	\$383,287.75	\$11,392.06	\$18,228,502.86

* Deduct.

EXHIBIT D

PERMANENT FUNDS

All gifts for the Permanent Funds of the Society appear in this exhibit with the years in which they were received. These funds amount to \$9,592,594.24.

A. FOR GENERAL PURPOSES

Fund	Year Received	State	Amount
Allen, Jonas	1872.....	Vermont	\$100.00
Ambler, J. V., Memorial (1)	1906.....	Pennsylvania ..	15,000.00
Anderson, David	1880.....	Maine	1,000.00
Angle, Derrick Lane	1930.....	New York ...	3,370.43
Argabrite, S. V.	1903.....	West Virginia..	100.00
Axtell, Mrs. Hannah E.	1876.....	Michigan	311.11
Ayres, William A.	1939.....	Kansas	143.39
Baber, Charles, Bowman Mem'l (2)	1942.....	California	4,477.93
Bailie, David	1897.....	New York ...	1,055.00
Ballew, W. B.	1902.....	Missouri	384.65
Banister, John E.	1931.....	Minnesota	1,390.98
Barden, Emily L.	1941.....	Massachusetts ..	1,000.00
Barker, Julia E.	1932.....	New York ...	2,600.54
Barker, Wm. E.	1915.....	New York ...	300.00
Barney, Martha B.	1907.....	Ohio	5,000.00
Barney, N. P., Memorial (3)	1881.....	Ohio	5,000.00
Bartlett, Harriet Hastings	1905.....	Massachusetts ..	500.00
Bates, Etta Peck	1939.....	New Hampsh'e ..	144.84
Bayer, Grace, Memorial (4)	1943.....	New York ...	664.61
Bigelow, Ella M. H.	1931.....	Vermont	1,220.00
Bixby, E. M.	1936.....	Vermont	1,000.00
Blackburn, Alexander, Memorial (5)	1929.....	Massachusetts ..	2,846.12
Blain, John	1869.....	Massachusetts ..	1,000.00
Boswell, Richard V.	1919-36..	Pennsylvania ..	2,703.48
Brimhall, Permelia, Memorial	1888-91..	Illinois	1,572.99
Brocket, E. J.	1892.....	New Jersey ...	1,000.00
Brockett, Ruth E.	1924.....	Ohio	541.37
Broughton, Amos and Hannah (6)	1937.....	Massachusetts ..	1,873.91
Brown, John Greenwood, Fund (7)	1931.....	Massachusetts ..	1,251.63
Burchard, Hannah M.	1919.....	Illinois	3,874.38
Burke, R. P.	1908.....	West Virginia..	100.00
Butler, Chas. S.	1888.....	Massachusetts ..	1,000.00
Butler, Charles S., Jr.	1944.....	Massachusetts ..	1,000.00
Butler, Elizabeth N.	1914.....	Massachusetts ..	1,000.00
Calvert, Mary M.	1937-44..	New York ...	875.00
Candace Ward-Bates Fund	1926-27..	Kansas	4,921.73
Capen, Barnabas D.	1889.....	Massachusetts ..	10,000.00
Carlton, Younglove	1891-92..	New York ...	830.21
Carmichael, Sarah E.	1922.....	Indiana	300.00
Case, Rhutson	1928-29..	New Jersey ...	2,445.04
Cheever, William	1881.....	Massachusetts ..	7,657.82
Chickering, Sarah E.	1935-37..	New Hampsh'e ..	3,098.10
Clark, Ellen, Fund (8)	1926.....	Massachusetts ..	1,000.00
Clark, Simeon L.	1908.....	New York ...	5,000.00

(1) Founded by Mrs. A. T. Ambler.

(2) Founded by Alice M. Baber.

(3) Contributed by her children.

(4) Founded by Gustave Bayer.

(5) Founded by Mrs. Virginia Blackburn.

(6) Founded by Wm. E. Perry.

(7) Founded by Abby L. A. Brown.

(8) Founded by Margaret E. Johnston.

Fund	Year Received	State	Amount
Clissold, Emma S., Fund (1)	1932	Illinois	\$936.68
Clouse, Howard H.	1943	California	1,339.30
Collins, Susan J.	1917	New Hampsh'e	666.66
Corry, Aaron	1885-88	Massachusetts	1,480.81
Crie, Harriet	1911	Maine	300.00
Crosby, Rev. David and Sarah Ford, Memorial (2)	1939	New York	32,027.19
Crozer, Robert H.	1915	Pennsylvania	16,666.67
Currier, Emily C.	1916	Massachusetts	125.00
Darling, Henry	1869-74	Maine	1,000.00
Dart, Samuel W.	1938-39	New Hampsh'e	4,523.77
David, Sarah Hyde	1922	Illinois	1,941.49
Davis, Isaac	1878-1911	Massachusetts	13,745.00
Davis, James M.	1902	Rhode Island	3,412.50
Dayton, A. Alphonse, Fund (3)	1928	Pennsylvania	450.00
Dearborn, Abigail J.	1911	New Hampsh'e	300.00
Dearborn, Denville A., Memorial	1912-14	Massachusetts	9,291.83
De Puy, Ten Eyck	1906	New York	4,750.00
Dexter, Lewis	1921	New Hampsh'e	1,500.00
Dexter, Obed Ellis (4)	1943	Florida	94.93
Dickerman, Allin, Fund (5)	1942	Vermont	1,608.56
Dimock, L. and F. W., Fund (6)	1912	Massachusetts	2,000.00
Divine, F. H.	1935	New York	900.00
Dizer Fund (7)	1908	Massachusetts	1,000.00
Dodge, Harriet P.	1904	New Hampsh'e	250.00
Dodge, Mrs. M. N.	1929	Vermont	3,611.00
Drown, Mary Newell	1889	Rhode Island	600.00
Drowne, Frank S., Memorial (8)	1921-24	Rhode Island	7,568.83
Dunbar, Robert	1888	Pennsylvania	500.00
Dunn Fund, The John B.	1919	Rhode Island	1,000.00
Durfee, James H. and Helen A.	1911-16	Illinois	1,731.33
Eastman, Lucy J.	1933	Kansas	200.00
Eaton, Fidelia D.	1902-36	New York	7,676.90
Edson, Eunice B.	1922	Connecticut	200.00
Eldridge, Lyman	1877	Massachusetts	75.00
Ellis, Barbara Duncan, Mem'l (9)	1941	New Jersey	832.00
Estes, Abarintha A.	1913	Massachusetts	25.00
Evans, Levi P.	1920	Pennsylvania	500.00
Farwell, Clara M.	1930	Maine	1,000.00
Fellows, Mary J.	1935-36	New Hampsh'e	1,639.77
Fengar, Mary E.	1914-21	Connecticut	16,888.33
Fisk, Theron	1852	New York	2,500.00
Flagg, Mary	1919	Illinois	6,366.40
Flint, Harriet N.	1897	Massachusetts	5,000.00
Frantz, Gertrude L.	1932	Pennsylvania	620.00
"Frazer Fund" (10)	1887	Canada	3,500.00
French, Joseph E.	1924-28	Massachusetts	18,101.69
Fry, Mrs. L. R. B.	1883-85	Massachusetts	4,189.61
Gale, Gertrude Hakes	1925	Connecticut	5,000.00

(1) Founded by Emma S. Clissold.

(2) Founded by Sarah Ford Crosby.

(3) Founded by Frances E. Dayton.

(4) Founded by Rev. Lewis Dexter.

(5) Founded by Frederick Dickerman.

(6) Founded by Mrs. Frances W. Dimock.

(7) Founded by Marshall C. Dizer.

(8) Founded by Abby F. and Henrietta Martin.

(9) Founded by Mrs. Margaretta D. Demarest.

(10) Founded by Mrs. S. M. McMaster.

Fund	Year Received	State	Amount
Gardner, Christopher C., Memorial	1923	New Hampsh'e	\$500.00
Gardner, Susan B., Memorial (1)	1923	New Hampsh'e	200.00
Gay, Addie D.	1930	Vermont	285.00
Giddings, Mrs. Lovinia	1890	Massachusetts	600.00
Glover, Henry R.	1895	Massachusetts	5,000.00
Gordon, Charles F.	1943	Connecticut	1,000.00
Grant, Oliver B.	1937-44	Connecticut	18,669.18
Griswold, Giles O.	1915-25	Ohio	5,000.00
Gunn Fund, David Brainard (2)	1926	Massachusetts	1,000.00
Hale, John V.	1911	Massachusetts	2,000.00
Ham, Oliver H.	1938	Oregon	1,038.19
Ham, William	1871	Rhode Island	100.00
Hansen, Christina, Fund	1920	New York	1,500.00
Hargis, Charles B.	1927	Indiana	1,759.88
Harmon, Eugene E.	1920	New York	1,000.00
Harris, Elinor F.	1928	Rhode Island	200.00
Harris, Martha E.	1937	Illinois	5,000.00
Hastings, Marinda	1917	Pennsylvania	500.00
Hatch, Annie Bell	1937	Maine	100.00
Hewett, Harriet B.	1916	New York	6,434.44
Hills, Rexie B., Memorial (3)	1924	New York	300.00
Hodge, Charles W.	1934	Massachusetts	15,693.88
Holton, Mary E., Memorial	1897-1909	New Jersey	52,575.00
Horner, Erie W.	1916	Vermont	334.68
Howard, Annie W.	1926	Massachusetts	981.77
Howard, Harry H.	1897	Illinois	100.00
Howe, Martha L.	1933	Massachusetts	1,524.45
Hoyt, Joseph B.	1890	Connecticut	25,000.00
Huntley, A. Eudella	1930	Massachusetts	1,000.00
Huntley, Wm. E.	1909	Vermont	9,700.00
Hutchins, Lizzie F.	1911	Massachusetts	1,000.00
Hutchins, Samuel M.	1911	Massachusetts	1,000.00
Ingersoll, Edith M.	1924	New York	432.47
John, Lizzie J., Memorial	1884	Pennsylvania	1,000.00
Johnson, Susannah (4)	1903	Massachusetts	300.00
Jones, B. E.	1905	Pennsylvania	250.00
Jones, John J.	1906	New Jersey	50,000.00
Joslyn, Eliza J. and Eugene A.	1918	New York	2,000.00
Keller, Rowley R.	1938	New York	2,482.18
Kelly, Chloe M.	1896	Vermont	500.00
Kendall, Horace	1863	Connecticut	1,000.00
Ketcham, Geo. W., Memorial No. 3	1920-27	New York	35,412.78
Knouse, Mary A.	1944	Iowa	156.25
Lees, William B.	1883	Pennsylvania	950.00
Lewis, Richard V.	1923	New York	3,000.00
Liddle, Mary F.	1928	New York	500.00
Linch, Jarrett	1899-1908	West Virginia	13,426.36
Lindsey, Mary E., Fund	1919	Massachusetts	2,000.00
Little, Geo. W.	1901	Massachusetts	5,000.00
Littler, Nathan	1889	Iowa	3,874.68
Logan, John	1893-94	Illinois	400.00
Lougee, Clara A.	1915	Massachusetts	1,000.00
Lovelace, Joanna N.	1925-28	Kansas	4,331.76

(1) Founded by Christopher C. Gardner.

(2) Founded by Mrs. Hannah H. Gunn.

(3) Founded by her daughter, Miss L. Adell Hills.

(4) Founded as a memorial to her mother and sister Mary.

Fund	Year Received	State	Amount
Mann, Marcia J.	1925.....	New York ...	\$500.00
McBlain, Thomas, Memorial (1) ...	1924.....	New York ...	5,000.00
McCray, Kate A.	1936.....	California ...	841.38
McIntosh, John R.	1942.....	New York ...	1,000.00
Mathews, Thomas S.	1918.....	Pennsylvania .	475.00
Maurice Fund (2)	1932.....	Pennsylvania .	698.69
Melling, Sarah M.	1932.....	Massachusetts.	2,449.43
Mendenhall, T. G.	1901-15...	Illinois	9,148.83
Merrick, Austin	1892-99...	Massachusetts .	53,069.30
Messenger, Frances E.	1930.....	Vermont	1,000.00
Messer, Judith	1913.....	New Hampsh'e	101.97
Miller, Amanda	1926.....	Connecticut ..	775.00
Miller, Mrs. Cyrus, Memorial (3) ..	1931-33...	Illinois	500.00
Mills, Thomas L., Memorial (4) ...	1903.....	Illinois	150.00
Morehouse, Seth S., Memorial (5) ..	1924.....	New York ...	1,000.00
Morehouse, Emma B., Memorial (5) ..	1924.....	New York ...	1,000.00
Newland, Henry, Memorial (6)	1938.....	New York ...	373.47
Newman, Mr. and Mrs. W. S., Memo- rial	1911.....	Pennsylvania .	8,000.00
Norcross, Stephen W.	1880-1927.	Massachusetts .	8,130.34
Nowell, Mr. and Mrs. George H.	1940.....	Maine	5,000.00
Noyes, Mary	1882.....	Massachusetts .	1,000.00
Nugent, George	1885.....	Pennsylvania .	1,000.00
Osborn, Palmer	1931.....	Kansas	4,818.54
Owen, Hannah A.	1929.....	Kansas	1,493.33
Parks, Louisa M.	1903.....	Illinois	1,000.00
Pease, Nancy P.	1868.....	Connecticut ..	1,000.00
Peebles, Adaline	1935-45...	Wisconsin	5,127.68
Pell, Lydia R., Memorial (7)	1904.....	Pennsylvania .	2,568.10
Perkins, Martha, Memorial (8)	1927.....	Pennsylvania .	4,300.00
Pevear, George	1942.....	Massachusetts .	1,604.69
Pevear, Henry A.	1914.....	Massachusetts .	6,250.00
Pierce, Eliza L., and Lardner, W. R., Memorial (9)	1926.....	Kansas	1,500.00
Pierce, Levi and Sabra, Fund	1929.....	Massachusetts .	240.00
Pillsbury, Geo. A.	1900.....	Minnesota	5,000.00
Porter, Benjamin	1904.....	Massachusetts .	1,000.00
Porter, Nancy C.	1924.....	Massachusetts .	500.00
Potter, Wm. B.	1908.....	New York ...	200.00
Pritz, J. A. and Earl, Memorial (10) ..	1921.....	Ohio	10,000.00
Randall, Lydia	1911.....	New Hampsh'e	400.00
Randall, Samuel H.	1911.....	New Hampsh'e	250.00
Renfrew, Jefferson	1911.....	Vermont	1,000.00
Rice, William, Fund (11)	1927-45...	Massachusetts .	12,551.61
Rider, J. Leland, Memorial (12)	1907.....	Connecticut ..	1,350.00
Rieff, Wm. E.	1917.....	Pennsylvania .	17,577.68
Roberts, Elizabeth	1871.....	Connecticut ...	3,000.00

(1) Founded by Mary McBlain.

(2) Founded by Edward M. Ogden.

(3) Founded by Cyrus Miller.

(4) Contributed as a memorial by

Marguerite M. Youmans.

(5) Founded by Henry L. Morehouse.

(6) Founded by Addie N. McKinnon.

(7) From estate of Amanda M. Pell.

(8) Founded by Martha Perkins.

(9) Founded by Eliza L. Pierce.

(10) Founded by Helen F. Pritz.

(11) Founded by Jane R. Bullock.

(12) Founded by Mrs. Carrie Rider.

Fund	Year Received	State	Amount
Rockefeller, John D.	1919-45	New York	\$5,368,858.41
Rockwell, Rufus	1885	Pennsylvania	461.80
Rogers, Anna	1888	New Jersey	500.00
Rogers, Elizabeth W.	1888	New Jersey	500.00
Rohrman, Anna, Memorial (1)	1927	Pennsylvania	6,000.00
Russell, P. R.	1904	New Jersey	14,700.00
Ruth, Mordecai T.	1897	New Jersey	5,242.68
Salisbury, M. Louise, Memorial (2)	1937-45	New York	388.89
Sargeant, Lizzie S.	1932	New Hampsh'e	50.00
Schoemaker, William R.	1938-41	California	18,487.79
Selleck, Levi	1868	New York	1,000.00
Sherman, Geo. J.	1877	Rhode Island	1,000.00
Shideler, J. B.	1942	Kansas	539.04
Shirk, Milton, Memorial (3)	1903	Indiana	2,500.00
Skolfield, Sarah A.	1914	Maine	500.00
Smalley, William	1943	New York	3,783.14
Smith, Alice, Memorial	1899	Ohio	5.00
Smith, Benjamin M.	1913	Massachusetts	1,000.00
Spencer, Elizabeth M.	1917	New York	480.39
Stark, Laura Hooker, Fund (4)	1928	Michigan	400.00
Stevens, Amos	1900	Ohio	55.70
Strong, Marguerite G.	1939-42	New York	5,000.00
Swaim, Mary A. N.	1867	Massachusetts	9,400.00
Tanner, Augusta	1938-39	Oklahoma	80.43
Tedford, J. G. and Martha, Memo- rial (5)	1923	Indiana	5,000.00
Thorn, Mrs. J., Memorial (6)	1891	New York	5,000.00
Thorsen, Mary A.	1911-12	Wisconsin	8,634.35
Thresher, Henry C.	1930	Connecticut	2,000.00
Thurber, Emma	1913	Rhode Island	5,748.00
Tinkham, Mary Ann, Memorial	1928	Wisconsin	500.00
Tobie, Charles F.	1933	Maine	1,077.70
Towne, Mrs. Mary J.	1910	Maine	2,500.00
Tripp, Susan	1868	New York	500.00
Trowbridge, Edward and Mary P., Memorial	1930	Wisconsin	928.00
Tubbs, Ella E.	1928-30	New York	1,873.47
Tuxbury, A. C.	1916	New Jersey	4,762.50
Van Eps, A. Y.	1927	New York	4,944.43
Van Husen, C., Memorial (7)	1885	Michigan	2,000.00
"Veness Fund"	1919	Illinois	1,000.00
Walworth, Vinton	1934	Michigan	200.00
Waring, James, Fund	1922	Massachusetts	5,000.00
Watson, Joseph S., Memorial	1919	New Jersey	2,000.00
Watts, Mary J.	1937	Maine	2,500.00
Whisler, Charles F., Memorial (8)	1942	Ohio	20,827.13
White, Elisha M., Fund (9)	1933	Massachusetts	10,000.00
White, James W. and Louisa J., Memorial	1921	Massachusetts	6,575.00
Whittemore, George H.	1921	Massachusetts	1,000.00
Wickens, George	1882	Illinois	500.00
Wiggin, Mercy A.	1920	New Hampsh'e	3,800.00
Wilde, Joseph	1914	New York	74.85

(1) Founded by Mrs. Annie Rohrman.

(2) Founded by Margaret L. Salisbury.

(3) Contributed by Mrs. Milton Shirk.

(4) Founded by Laura E. Stark.

(5) Founded by Rev. J. G. Tedford.

(6) Contributed by John Thorn.

(7) Contributed by his widow and heirs.

(8) Founded by Ara Arnett.

(9) Founded by Mrs. Sarah E. White.

Fund	Year Received	State	Amount
Williams, James, Fund (1)	1936.....	Massachusetts.	\$5,000.00
Wood, Mary Anna	1927.....	Massachusetts.	1,000.00
Woods, John	1897-1900.....	Massachusetts.	3,422.19
Woolverton, Geo. A.	1896.....	New York ...	5,000.00
Wright, Eliza A.	1930.....	New York ...	600.00
Young, Alwilda	1935.....	Illinois	300.00
General Conference of Free Baptists			51,678.10
Total for General Purposes			\$6,370,228.49

B. FOR GENERAL EDUCATIONAL PURPOSES

Bostwick, Jabez A.	1885-1945.....	New York ...	\$61,864.40
Bradford, S. S.	1876.....	Rhode Island..	1,000.00
Colby, Emily S.	1877.....	Ohio	200.00
Coley, Adeline E.	1916.....	New York ...	3,000.00
Crozer, Robert H.	1915.....	Pennsylvania ..	16,666.66
Davis, Susan	1905.....	New York ...	476.25
de Guiscard, Lucy Kerkham Memo- rial (2)	1921-28.....	New York ...	1,800.00
Durfee, John H. and Helen A.	1911-16.....	Illinois	1,730.32
Eaton, Fidelia D.	1902-36.....	New York ...	7,676.92
Greenleaf, Orick H.	1905-37.....	Massachusetts.	28,276.63
Hale, William B.	1927.....	New York ...	500.00
Haley, Mrs. A. M.	1914.....	Vermont	3,500.00
Hartshorn, Mrs. J. C.	1882.....	Massachusetts.	1,000.00
Haskell, Edward H.	1929.....	Massachusetts.	10,000.00
Lamprey, William Taylor, Memo- rial (3)	1925.....	Massachusetts.	1,200.00
"Leonard Memorial Fund" (4)	1916.....	Pennsylvania ..	1,194.73
Marston, S. W. (5)	1889-1901.....	New York ...	2,000.00
McClurg, Mary	1903-06.....	Minnesota ...	1,421.78
Phillips, Daniel W., Fund (6)	1916.....	Rhode Island..	5,025.00
Tefft, L. B.	1882.....		260.00
General Conference of Free Baptists, Mrs. C. C. Aldrich	1911.....	New York ..	1,500.00
Other Sources	1882-96		2,590.96
Total for General Educational Purposes			\$152,883.65

C. FOR ENDOWMENT OF SCHOOLS

Bacone College,

Ballew, Loretta, Fund (7) 1928.....	Oklahoma	\$396.64
Bosen, Suma	1941-45... Oklahoma ...	16,840.72
Butler, Susanna Dacon..	1922-45... Oklahoma	42,304.35
Coon, Fannie E.	1942..... New York ...	620.76
Davis, Rachel, Mem'l ..	1943..... Utah	50.00
Fox, Sandy	1924-44... Oklahoma	84,413.27

(1) Founded by Alice Patten.

(2) Founded by Alphonso K. de Guiscard and Jennie Walker Allen.

(3) Contributed by Sarah A. Lamprey.

(4) Founded by Lizzie L. Baker.

(5) Contributed by Edgar L. Marston.

(6) Founded by Sarah C. Durfee.

(7) Founded by Mr. and Mrs. George W. Hicks.

Fund	Year Received	State	Amount
General Education			
Board	1929.....	New York ...	\$50,000.00
Howard, Edith M.	1944.....	Connecticut ...	5,155.72
Jenkins, Eliza	1944.....	Oklahoma	1,000.00
Long, Thomas	1924-44.....	Oklahoma	9,720.01
Martin, Laura H. P. ...	1943.....	Ohio	5,069.78
Poloke, Lucy	1940-45.....	Oklahoma	78,095.76
Rinewalt, John M.	1928-40.....	Oklahoma	202.84
Strong, Marguerite G. ...	1939-41.....	New York ...	500.00
Other Sources	1893-1928.....		2,226.02
*	1939.....		25,000.00
			<hr/> \$321,595.87
Murrow Indian Orphans' Home,			
Barnett, Jennetta			
Richard	1922-45.....	Oklahoma ...	\$99,008.82
Farr, Mary E.	1941.....	Kansas	100.00
*	1944.....		5,000.00
			<hr/> 104,108.82
Benedict College,			
Antidel, Clarence B. and			
Gerdena S.	1934-44.....	S. Carolina ...	\$1,451.79
Barker, Julia E.	1932.....	New York ...	112.17
Benedict, Mrs. B. A. ...	1873-1907.....	Rhode Island..	102,366.41
General Education			
Board, etc.	1942-44.....		175,000.00
Sawyer, Clara E. W. ...	1914-25.....	New York ...	4,603.49
Starks, Mr. and Mrs.			
J. J.	1944.....	S. Carolina ...	25,000.00
Swan, Emma M.	1906.....	New York ...	4,790.00
Walker, Mary S.	1913.....	New York ...	983.18
Sale of Property	1891-99.....		20,240.57
Other Sources	1906-30.....		470.44
			<hr/> 335,018.05
Bishop College,			
Hale, William B.	1927.....	New York ...	\$500.00
Meech, Levi W.	1906.....	Connecticut ...	6,000.00
Williams, Robert	1905.....	Iowa	6,000.00
From Students	1919-30.....		1,346.00
			<hr/> 13,846.00
Jackson College,			
Savings Account	1930.....		\$1,000.00
			<hr/> 1,000.00
Leland College,			
Sundry Sources	1942-45.....		\$104,503.81
			<hr/> 104,503.81
Shaw University,			
Buss, Harriet M.	1897.....	Massachusetts .	\$350.00
Hitchcock, T. L. and			
Susan	1909.....	New York ...	2,500.00
Library Fund	1895.....		300.00
"President's Chair"			
Rockefeller, J. D. ...	1890-91.....	New York ...	12,500.00
Other Contributions. ...	1890-91.....		12,788.02
Savage, Morgan	1899.....	Ohio	1,000.00
			<hr/> 29,438.02
Storer College,			
Randlett, Oran J.	1939.....	Massachusetts .	\$250.00
Other Sources	1939.....		1,984.00
			<hr/> 2,234.00

* Anonymous contribution.

Fund	Year Received	State	Amount
Virginia Union University,			
<i>General Endowment</i>			
Coburn, Abner	1887	Maine	\$17,750.83
Colgate, Mary C.	1937	New York ...	25,000.00
Fiske, Grace	1904	Massachusetts .	950.00
General Education			
Board, etc.	1929-45	New York ...	341,900.54
Harris, Mary D.	1900	New York ...	1,000.00
Hartshorn Memorial			
College	1932-41	.....	2,380.08
"Hedstrom Fund" (1) .	1900	New York ...	1,000.00
Library Fund	1900-10	.....	565.44
Morris, Lorin O.	1943	Massachusetts .	500.00
Patterson, Thomas G. .	1944	Virginia	500.00
Powell, A. Clayton ...	1935	New York ...	1,000.00
Powell, Rebecca M. .	1944	District of Columbia ..	500.00
Riggs, D. W.	1910-19	Pennsylvania .	5,159.05
Other Sources	1878-95	.....	989.50
			<hr/>
			\$399,195.44
<i>Theological Department</i>			
Abbott, M. S. G.	1938	.....	\$100.00
Hoyt, Joseph B.	1885	Connecticut ..	25,000.00
Rockefeller, John D. .	1885	New York ...	25,000.00
Union Professorship .	1884-1900	.....	7,248.41
Library Fund	1891-1915	.....	3,435.50
			<hr/>
			\$60,783.91
			<hr/>
			\$459,979.35
Total Endowment of Schools			<hr/>
			\$1,371,723.92
D. FOR AIDING STUDENTS			
General,			
Champney, Sarah H. ...	1879	Oklahoma	\$500.00
"Colver, The Rev. Charles K., Memorial Educational Aid Fund" (1)			
			1915.....Illinois
			1,500.00
Colver-Rosenberger Ed- ucational Fund (2) ...	1940	Illinois	12,000.00
Dobson, Raymond Mans- field, Memorial (3) ...	1921-22	New York ...	1,000.00
Hanaford, J. H.	1874-99	Massachusetts .	530.00
Lamprey, Sarah A.	1926	Massachusetts .	2,047.49
Rosenberger, Susan Col- ver, Memorial Award (4)	1931-39	Illinois	1,951.10
			<hr/>
			\$19,528.59
(1) Contributed by Anna M. Hedstrom.			
(2) Founded by Jesse L. and Susan Colver Rosenberg.			
(3) Founded by Harvey O. Dobson.			
(4) Founded by Jesse L. Rosenberg.			

Fund	Year Received	State	Amount
Bacone College,			
Cherokee Fund	1910.....		\$7,500.00
Clouse, Howard	1944.....	California	5,158.79
Dyke, L. J., Scholarship Fund (1)	1928.....	Oklahoma	250.00
Howard, Edith M.	1943.....	Connecticut ...	10,076.00
Jayne, Mary P.	1938-44...	Oklahoma	7,594.43
Kinney, Bruce, Memorial Fund	1937-44...	Colorado	6,206.98
Loyalty Fund	1936-45...	Oklahoma ...	355.10
Petzoldt, Cedric, Memorial Scholarship Fund	1932-45.....		3,279.35
Stewart, Lydia	1909.....	Oklahoma	2,000.00
			<hr/>
			\$42,420.65
Benedict College,			
Hewitt, Harriet B.	1908.....	New York ...	2,000.00
International Baptist Seminary,			
Coles, J. Ackerman	1926.....	New Jersey ..	899.00
Shaw University,			
Leonard, Anna S.	1912.....	Massachusetts.	\$5,700.00
Leonard, Frank J.	1913.....	Illinois	3,000.00
Merrill, Samuel P.	1917.....	New York ...	500.00
			<hr/>
			9,200.00
Virginia Union University,			
Beneficence Fund	1943-44...		\$10,549.29
Cabaniss, George W.	1923.....	Dist. Columbia	1,000.00
Colby, Emily S.	1877-1912.	Ohio	1,000.00
"Colver, The Nathaniel, Premium Scholarship Fund" (2)	1915-26...	Illinois	1,500.00
Gray, Mercy Maria	1882-98...	California	2,000.00
Greenwood, Eliza M.	1915.....	Massachusetts .	1,000.00
Hartshorn Memorial College	1932-36.....		1,567.56
Howe, Rev. Wm.	1907-08...	Massachusetts .	3,000.00
Jeffries, L. V., Memorial (3)	1937.....	Virginia	338.00
Johnson, W. T.	1941-44.....		153.77
King, G. M. P., Memorial (4)	1928.....	Maine	500.00
Patterson, Julia C., Prize Fund	1943.....		25.00
Reed, Susan C.	1890.....	Illinois	1,000.00
Richards, Sarah E.	1925.....	Pennsylvania .	2,221.10
Simmons, Robert S., Prize Fund (5)	1903.....	New York ...	572.56
Simpson, Joshua B. (6)	1932-37.....		1,067.60
Simon, William	1942.....		753.25
Smith, S. F.	1896-1912.	Massachusetts .	1,000.00
Stidum, Laura, Fund ...	1940.....	Pennsylvania .	3,390.44

(1) Founded by Mrs. George E. Dyke.

(2) Founded by Jesse L. and Susan Colver Rosenberger.

(3) Founded by Mrs. L. V. Jeffries.

(4) Founded by Henry P. King.

(5) Contributed by Rev. James B. Simmons, D.D.

(6) Contributed by Students and Alumni of Virginia Union University.

Fund	Year Received	State	Amount
Still, A. B.	1913.....	Pennsylvania .	\$1,200.00
Tefft - Dyer Scholarship			
Fund	1940.....	Virginia	1,000.00
Tolman, Lydia S.	1893-1912.	Massachusetts .	1,500.00
Waterhouse, C. W.	1880.....	New Jersey ..	1,000.00
Wayland, E. L. (1)	1884.....	Connecticut ..	150.00
Weir, Henry B.	1914.....	Indiana	1,000.00
Whitney, Salmon	1929.....	Massachusetts .	2,000.00
*.....	1884-85...	Massachusetts .	1,500.00
"Work and Loan Fund" ..	1898-99.....		330.00
			<hr/> \$42,318.57
Total Student Aid Funds			\$116,366.81

E. FOR CHURCH EDIFICE PURPOSES

Fund as created	1881-82.....		\$65,500.00
Bennett, Cephas	1892.....	Burma	27,938.90
Bostwick, Jabez A.	1885-1945.	New York ...	61,864.08
Churchville Baptist Church	1928.....	New York ...	1,413.17
Crozer, Robert H.	1915.....	Pennsylvania .	16,666.67
Denike, Abraham	1886.....	New York ...	5,000.00
Duncan, Caroline	1918.....	Massachusetts .	500.00
Fabius Baptist Church	1926.....	New York ...	550.00
Fort Covington Baptist Church	1922.....	New York ...	1,800.00
Griffith, A. P.	1920-45...	California ...	52,037.26
Harris, Emma J.	1911.....	Wisconsin ...	3,765.14
Jones, Frank M.	1922.....	New Jersey ..	90.00
Lewis, Mary J.	1928.....	Pennsylvania .	2,053.42
Lewis, Rosetta M.	1924.....	New Jersey ..	742.99
Merrick, Austin	1892-99...	Massachusetts .	53,069.30
Millbrook Baptist Church	1928.....	Ohio	175.00
Olivet Free Baptist Church	1941.....	Illinois	100.00
Pevear, Henry A.	1914.....	Massachusetts .	6,250.00
Rogers, Martha	1880.....	Connecticut ...	500.00
Tilton, Jerusha	1921.....	Illinois	1,500.00
Tucker, Harvey, Judson Mem'l (2) ..	1911.....	Rhode Island..	750.00
Waterbury, F. W.	1903.....	New York ...	500.00
Wayman, Samuel	1894.....	Illinois	40,000.00
Wellsburg Baptist Church	1937.....	Pennsylvania .	496.05
			<hr/> \$343,261.98

F. FOR SPECIAL PURPOSES

Abbott, Arminda P.	1912.....	Massachusetts .	\$1,407.00
Anthony, Kate J.	1930.....	Maine	2,500.00
Bates, Etta Peck	1921.....	New Hampsh'e	250.00
Bishop, Mrs. Nathan (3)	1880.....	New York ...	1,000.00
Bleecker, Garratt N. (3)	1854.....	New York ...	6,000.00
Brocket, E. J.	1912.....	New Jersey ..	10,000.00
Burdick, Mary E.	1930.....	New York ...	1,000.00
Cary, Eugene L.	1922.....	California	41,285.56

(1) Contributed by Rev. H. L. Wayland, D.D.

(2) Founded by Mary E. T. Faunce.

(3) In memory of Garratt N. Bleecker.

* Contributor who did not wish name published.

Fund	Year Received	State	Amount
Clinton Fund, No. 1	1919-45	Pennsylvania	\$427,847.73
Clinton Fund, No. 2	1919-44	Pennsylvania	425,869.25
Coles, J. Ackerman, Memorial	1925-42	New Jersey	27,876.51
Crampton, Amelia (1)	1934	Indiana	1,000.00
Crozer, J. Lewis, Memorial	1919-42	Pennsylvania	96,246.43
Field, Mary	1935	New York	263.91
Fort, Margaret E.	1929-38	Illinois	198.18
Fox, Mrs. Jane B. (2)	1881	New York	10,000.00
Frisbee, Sarah M.	1893	Connecticut	1,000.00
Hall, Rosa O.	1931	Connecticut	1,015.00
Johnson, Mary W.	1911	Rhode Island	500.00
Jones, B. E.	1905	Pennsylvania	250.00
Ketcham, Elizabeth A., Memorial	1911	New York	10,923.40
Lamb, Flora J.	1936	Kansas	2,000.00
Lord, Rivington D.	1939	New York	5,344.45
Loughridge, Albert	1932	Oregon	4,217.62
Loughridge, Elizabeth G.	1933-38	Oregon	1,060.75
Munger, Isador G., Literature Fund	1914	Wisconsin	1,070.42
Nickerson, John H.	1911	New Hampshire	100.00
Olson, Mr. and Mrs. Swan	1908	Nebraska	1,000.00
Perkins, Martha, Memorial (3)	1927	Pennsylvania	6,000.00
Persons, Boardman	1928	New York	500.00
Pierce, Louise Burchard, Memorial	1924-45	New York	104,039.89
Quimby, Moses A.	1931-32	New Hampshire	2,831.27
Ranney, Mary W.	1938	Burma	2,005.81
Safford, Edward D.	1917	Maine	156.25
Smart, John	1886	Pennsylvania	1,000.00
Stevenson, Cora A.	1921	New York	200.00
Stevenson, Judson S. and Ella F., Fund (4)	1932	New York	750.00
Swart, John A.	1923-24	New York	4,611.15
Thorsen, Mary A.	1911	Wisconsin	250.00
True, Mary	1910	New Hampshire	950.00
Tucker, Harvey, Judson Memorial	1903	Rhode Island	250.00
Tucker, Mrs. P. M.	1910-13	Illinois	1,121.00
Watt, Arthur M.	1915-44	Connecticut	5,064.21
Watts, Mary J.	1937	Maine	2,500.00
White, Elisha M., Fund (5)	1933	Massachusetts	5,000.00
Whiting, Martha	1866	Massachusetts	1,000.00
Wilson, Robert, Memorial (6)	1926	New York	250.00
Wolfe, Bessie H., Fund	1930	Connecticut	500.00

Total Special Funds\$1,220,205.79
Reserve for losses on unrestricted investments 17,923.60

Total Permanent Funds, April 30, 1945\$9,592,594.24

SPECIAL ENDOWMENT FUND FOR NEGRO SCHOOLS

Rockefeller, John D.1919-45...New York ... \$284,177.23
General Education Board1922-45...New York ... 568,354.45

Total Fund 852,531.68

- (1) Contributed by John Crampton.
(2) In memory of Garratt N. Bleecker.
(3) Founded by Martha Perkins.

- (4) Founded by Ella F. Stevenson.
(5) Founded by Mrs. Sarah E. White.
(6) Contributed by Minnie E. Wilson.

ANNUAL REPORT OF ATTENDANCE—DEPARTMENT OF EDUCATION, 1944-1945

SCHOOLS AND LOCATIONS	TEACHERS			PUPILS															
	Male	Female	Total	For Ministry			Regular College		Special Extension	Second-ary		Elementary	Total Males	Total Females	Total Pupils	Boarders	Expecting to Preach	Expecting to Teach	Total Average Attendance
				Mins. Inst.	Sp. Th. Course	Beg. Th. Course	Male	Female		Male	Female								
<i>Indian School Supported by The A. B. H. M. S.</i>																			
Bacone College, Bacone, Okla. -----	3	17	20	-----	-----	-----	14	13	-----	24	55	81	85	102	187	187	17	37	187
Spanish-American Seminary, Los Angeles, Calif.-----	4	2	6	-----	-----	38	-----	-----	-----	-----	-----	-----	27	11	38	38	23	-----	35
<i>Schools in Latin America</i>																			
Evangelical Theological Seminary, Rio Piedras, Puerto Rico*-----	4	2	6	-----	-----	19	-----	-----	-----	-----	-----	-----	-----	-----	19	18	18	-----	18
Colegios Internacionales, Cristo, Cuba -----	8	10	18	-----	-----	-----	-----	-----	-----	58	35	7	164	122	286	108	-----	-----	231
Barranquitas Academy, Barranquitas, Puerto Rico -----	2	3	5	-----	-----	-----	-----	-----	-----	35	55	-----	35	55	90	-----	-----	8	90
Colegio Bautista, Managua, Nicaragua -----	11	16	27	-----	-----	-----	-----	-----	-----	111	39	586	415	321	736	108	1	-----	651
Total -----	25	31	56	-----	-----	19	-----	-----	-----	204	129	533	614	498	1,131	294	19	8	990
Grand Total -----	32	50	82	-----	-----	57	14	13	-----	228	184	674	726	611	1,356	519	59	45	1,177

* Supported in co-operation with six denominations.

NAMES OF MISSIONARIES, SPECIAL WORKERS, ETC., AND THEIR FIELDS OF LABOR

May 1, 1944, to April 30, 1945

ALASKA

Morony, G. S., Kokiak

ARIZONA

Berg, D. G., Willcox
Boegli, J., Hopi-Navajo Indians
Bridges, Alice, Navajo Indians, Pinon, Oraibi
David, R. W., Gila Bend
Earle, Margaret, Mexican, Tucson
Jackson, P. L., Yavapai Indians, Clemenceau
Lindstrom, G., West End
Loveridge, A. F., Navajo Indians, Keams Canyon
Lucas, H. S., Convention Missionary
Morales, A. S., Mexican, Tucson
Redondo, S. J., Mexican, Glendale
Schultz, H., Nogales
Scott, L. H., Hopi Indians, Second Mesa
Weeks, J. T., Casa Grande
Yost, H. R., Mexican Christian Center, Yuma

CALIFORNIA, NORTH—SAN FRANCISCO

Carranza, Pedro, Mexican, San Jose
Dominguez, Jose, Mexican, San Francisco
Dryer, I. M., Castro Valley and Haywood
*Galindo, F. T., Mexican, San Jose and Sacramento
Garcia, Juan, Mexican, Richmond
George, Ralph, Christian Center, Oakland
Gurrola, C. M., Mexican, Oakland
*Kopp, P. W., Bayshore
Lau, Albert, Chinese
Martinez, J. M., Mexican, Fresno
McKee, Victor, Albany
Meeko, J. G., Jr., Bayshore
Narkevitch, Victor, Russian, San Francisco
Phelps, H. T., Sacramento
Rivera, Hector, Mexican, Sacramento
Shepherd, C. R., Counselor in Chinese Work
Smith, L. C., Brisbane
Thayer, L. L., Mono Indians, Clovis
Wolter, Milton, San Leandro

CALIFORNIA, SOUTH—LOS ANGELES

Argueta, Luis, Mexican, Belvedere Park
Ayon, Paul, Mexican, Corona
Ballesteros, L., Mexican, Tijuana
Boal, A. S., Los Angeles
Brown, E. R., Counselor in Mexican Work
D'Addario, Domenic, Italian, Los Angeles
Dellutri, Joseph, Italian, San Diego
Fleisher, R. C., San Diego
Kmets, I. A., Russian, Los Angeles
*Morales, Adam, Mexican, Los Angeles
Morales, Luis, Mexican, Los Angeles
Shipley, L. E., Westchester
Viera, Esteban, Mexican, Los Angeles

COLORADO

Bailey, Howard, Denver
Duran, Eutimio, Mexican, Denver
Ferrin, Eugene, Lakewood
Foote, J. A., Japanese, Denver
Hernandez, J., Mexican, Rocky Ford
Martinez, John, Mexican, Pueblo
*Olson, Olaf, Lakewood

* Resigned.

** Deceased.

Skillen, W. R., Jr., Cosmopolitan Christian Center,
Denver
*Snethen, R. E., Denver

CONNECTICUT

Biro, Michael, Hungarian, Wallingford
Cooper, K. M., Director of Town & Country Work
Daviduk, J., Russian, Ansonia
LoPresti, S., Italian, Ansonia, Bridgeport
Parrella, J. E., Italian, New Haven, Waterbury
**Roca, Antonio, Italian, Hartford
Stumpf, A., Hungarian, Bridgeport
Turco, Luigi, Italian, Meriden

IDAHO

Andrews, Emery E., Twin Falls
Brown, Ivan, Shoshone
Cobb, C. M., American Falls
Dryden, G. C., Arco
Hughes, Mrs. R. E., Ustick
Jackley, Augusta, Hailey
*Johnson, O. L., Rupert
*Kriebel, H. M., Osburn

ILLINOIS—CHICAGO

*Brdlik, E. T., Bohemian, Chicago
Casarella, Mario, Mexican, Chicago
Gilewicz, John, Polish, Chicago
*Hines, Mrs. Rose, Hungarian, Chicago
Mitchell, L. R., Negro, Chicago
Morikawa, Jitsuo, First Church, Chicago
Orosz, Edward, S., Chicago, Neighborhood House
Prodan, Vasile, Roumanian, Aurora
Sezenov, L. I., Roumanian, Chicago
Siberiakoff, Nikolai, Russian, Chicago
Swenson, Palmer, Aiken Institute, Chicago

INDIANA

Fazekas, J. S., Hungarian, Gary
Hestenes, J. M., Brooks House, Hammond
Martin, J. C., Indianapolis
Robertson, L. R., Katherine House, East Chicago

IOWA

Blunt, P. H., Humeston and Unity
*Cook, Francis, Cambria
Henderson, H., Burnside and Riverview
Martinez, T. G., Mexican, Ft. Madison
Morse, J. A., Lowell
Roberts, O. R., Pleasant Valley
Saywell, C. W., Director of Town & Country Work

KANSAS

De Lara C., Mexican, Kansas City
*Giffin, R. H., Bethel House, Kansas City
Harmon, C. W., Bethel Neighborhood House
Santiago, Carmelo, Mexican, Wichita
Wood, R. M., Missionary of Town and Country
Work

MAINE

Johannsen, P. L., Danforth Larger Parish
Kershaw, W. R., French, Waterville

MASSACHUSETTS—BOSTON

Avila, Manoel, Portuguese, Fall River
 Bolognese, Joseph, Wakefield
 Cestaro, Mario, Heath Memorial Center, Boston
 *Collea, Anthony, Italian, Wakefield
 Giuffrida, Rolando, Italian, Worcester
 Loja, J. G., Portuguese, Cambridge
 Nicole, Roger, French, Worcester and Manchaug
 Parisi, F. P., Italian, Springfield
 Rodriguez, A. J., Portuguese, New Bedford
 Santos, J. P., Portuguese, Taunton
 Tibbetts, Orlando, East Boston
 *Uno, Masaru, Heath Memorial Center, Boston
 Valdina, F. T., Italian, Hyde Park
 Zibelli, Louis, Italian, Boston

MICHIGAN—DETROIT

Carnell, H. C., Lansing
 Hoover, C. E., Roseville
 Lesik, M. S., Polish, Detroit
 Martin, Drury, General Missionary
 Mlynar, P. E., Czechoslovak, Detroit
 Myczka, A. J., Russian, Detroit
 Panizzoli, V., Italian, Detroit
 Petre, A. M., Hungarian, Detroit
 Robinson, O. V., Burton St., Lansing
 Santiago, F. M., Mexican, Detroit
 *Schoof, W. H., Bethany, Detroit
 *Tate, Mrs. Mildred, Negro, Detroit
 Tolosa, R. A., Mexican, Saginaw

MINNESOTA—TWIN CITY

Apra, A. B., Mexican, St. Paul
 Carlson, Violet, Christian Center, St. Paul
 *Christensen, Freda, Christian Center, St. Paul
 Malmberg, A. F., General Missionary
 Nagano, Paul, Japanese, Twin Cities
 Piroch, Jan, Czechoslovak, St. Paul
 Shereda, Joseph, Czechoslovak, New Prague

MISSOURI—KANSAS CITY

*Colon, S. B., Mexican, Kansas City
 *Jones, C. P., General Superintendent
 *Soltys, Anthony, Polish, Kansas City

MISSOURI—ST. LOUIS

Compton, Ruth, Baptist Center
 *Mitchell, Miss Blanche, Baptist Center
 Ostertag, Henry, Baptist Center
 Weber, Paul, Superintendent, St. Louis Baptist Association

MONTANA

Bentley, C. A., Crow Indians, Crow Agency
 Burke, R. H., Darby
 *Burr, B. L., Anaconda
 Douglass, R. P., Executive Secretary
 Hodges, W. R., Eureka
 Lewno, F. L., Lodge Grass and Wyola
 Tetweiler, E. H., Stevensville and Victor
 Vatcher, J. H., Anaconda
 Whitman, L. B., Missionary of Town and Country Work

NEBRASKA

Davey, Oscar S., Omaha
 Garcia, E. V., Mexican
 Gilbert, C. J., Kilgore
 Lautenbach, M., Omaha
 *Mygatt, A. E., Mason City
 Reiber, A., Peru
 Sanderson, W. H., Omaha
 Williams, H. L., Dickens and Wellfleet

* Resigned.

NEVADA-SIERRA

*Nelson, E. M., Elko
 Owen, C. L., Elko
 Shinall, F. S., General Missionary
 Smart, G. W., Indians, Stewart

NEW JERSEY—NEWARK

Adamus, Louis, Polish, Jersey City
 *Bolognese, Joseph, Italian, Trenton
 Booth, W. S., Executive Secretary, Newark
 Gazsi, Stephen, Hungarian, Trenton
 Major, Michael, Hungarian, New Brunswick
 Reeves, L. A., Hungarian, Carteret
 Santucci, C., Italian, Newark
 Whitlatch, Carlton, Union

NEW YORK—ROCHESTER

Basile, G., Italian, Utica
 *Collea, James, Italian, Syracuse
 Curren, A. W., Bolton Landing
 Galloppi, A. M., Italian, Jamestown
 Knapp, E. M., Tonawanda Reservation
 Kocsis, Emery, Tuscarora Reservation
 Owl, W. D., Cattaraugus Reservation
 Perrotta, A., Italian, Rochester
 Roadarmel, K. A., Director of Town and Country Work
 Roosa, Edward, Kent
 Scholton, Bertha, Rawson
 Scriber, Esther, Tonawanda Reservation
 Sprague, C., Borden
 *Van Valkenburg, F., Cossayuna

NEW YORK CITY

Bookin, Boris, Russian
 Buffa, P. L., Italian
 Hill, H. S., Negro
 Lee, Mabel, Chinese
 Marino, Antonio, Italian
 Mingiloli, R., Italian
 Novotny, J., Czechoslovak
 Palmer, J. B., Mariners' Temple
 Reyes, H. C., Spanish
 Stokes, Olivia, Negro
 Tatter, William, Hungarian
 *Warren, C. E., Mariners' Temple

BROOKLYN

Fisher, A. F., Negro
 Hallbom, Arthur, Norwegian
 Lawton, Walter, Cunningham Pk. and Linden Blvd.
 *Vasquez, A. F., Italian

BUFFALO

Asai, Sadaichi, Christian Center
 Mikolon, Richard, Polish
 Petre, Gabriel, Hungarian
 Van Arsdale, William, Christian Center

NORTH DAKOTA

*Chatfield, M., Williston and Zahl
 Craig, K., Page
 Emmert, G., Lonetree
 Janousek, J. J., Rutland and Lisbon
 *Klein, E. E., Sawyer
 Lundh, K. M., Drayton
 Petersen, F. C., Russian, Max
 Schmidt, R. J., Sawyer
 Teske, A. W., Williston and Zahl
 Young, Clifford, Ellendale

OHIO

Balla, G., Hungarian, Akron
 Cocutz, John, Roumanian, Akron
 Dorn, William, Friendship House, Toledo
 Fodor, Gabriel, Hungarian, Campbell
 Georgeoff, George, Slovak, Campbell
 *McDermott, Floyd, Director of Town and Country Work
 *Pavelda, J. J., Slovak, Akron
 Pepper, C. A., Director of Town and Country Work
 *Reeves, L. A., Hungarian, Elyria

CLEVELAND

Brazda, Charles, Czechoslovak
 Cordo, Vito, Italian
 Dauda, William, Hungarian
 Gruber, Charles, Hungarian
 Pascu, Danila, Roumanian
 Williams, Sylvester, Negro Christian Center

OKLAHOMA

Belvin, B. F., Kiowa and Apache Indians, Anadarko
 Bloomer, F. A., Kiowa Indians, Rainy Mountain
 *Brandon, J. L., Arapaho Indians, Geary
 Gilbert, H. F., Comanche Indians, Walters
 Raney, J. L., Caddo and Delaware Indians, Anadarko
 Willis, W. T., Arapaho Indians, Geary

OREGON

Backlund, Harold, Chinese Mission, Portland
 Fast, David, Portland
 Thomas, R. B., Portland

PENNSYLVANIA

Botka, Joseph, Hungarian, New Castle
 Dumych, John, Russian, Frackville
 Furman, J., Damascus (1 and 2)
 Kovacs, Nicholas, Hungarian, Bethlehem
 Loughhead, H. C., Town and Country Work
 Director
 Sylvester, John, Erie

PHILADELPHIA

*Cheng, David, Chinese
 *Di Domenica, A., Italian
 Fong, Shiu Ton, Chinese
 Jesakow, M. J., Polish
 Oyer, H. B., Oxford Circle Baptist Church

PITTSBURGH

*Anderson, C. A., Lorenz Ave.
 Beliasov, A., Russian
 Stone, A. L., Rankin Christian Center
 Thompson, Manford, Springdale
 Tingley, E. R., Rankin Christian Center

* Resigned.

RHODE ISLAND

Agria, John, Italian, Providence
 Cooper, K. M., Director of Town and Country Work
 Oliveira, J. J., Portuguese, Providence
 Tetreault, H. J., French, Pawtucket and Woonsocket
 Ventura, Arthur, Italian, Providence

SOUTH DAKOTA

Cleveland, S. G., Chalkbutte-Farmingdale Parish
 De Boer, J., North East Larger Parish
 Jackson, Ellis, Mobridge
 Johnson, Gilbert, Mitchell
 Kleinsasser, A., Bonesteel and Fairfax
 *Roach, Orval, North East Larger Parish
 Skoglund, Edwin, Canton

UTAH

Dawson, Francis, L., Magna
 Douglass, R. P., Executive Secretary
 *Munson, Constance, Salt Lake City
 Snethen, R. Emerson, Salt Lake City

VERMONT

*Jump Chester, Jr., Hilda L. Ives Larger Parish
 Wry, A. E., Hilda L. Ives Larger Parish

WASHINGTON

*Brand, Julia, Seattle
 Carter, L. R., Field Assistant
 *Fong, Paul, Chinese, Seattle
 Guscott, H. M., Kittitas
 Rudd, Violet, Everett
 *Saywell, C. W., Town and Country Missionary
 Waters, Ruth L., Seattle
 Wright, Ernest, Spokane

WEST VIRGINIA

Gustafson, David, Weirton Center
 Hibbs, W. W., Director of Town and Country Work

WISCONSIN

Klinck, C. D., South Side Christian Center, Milwaukee
 Neeno, Tom, Christian Center, Milwaukee
 Norton, H. E., Milwaukee
 Peebles, William, Milwaukee
 *Stitt, George, Milwaukee
 Vivian, E. H., Milwaukee

LATIN AMERICA

CUBA

Abella, A., El Cristo
 Abella, E., Caujeri
 Abella, P., Vista Hermosa, Santiago
 Barrios, Joaquin, Holguin
 Bartutis, V., Sagua de Tanamo
 Carmona, J., Colporter, Santiago
 *Casanella, Mario, Santiago
 *Castano, C., Caimanera
 Cuza, E., Campechuela
 Diaz, P. M., Santiago
 Duque, Mariano, San Luis
 Fernandez, A., Las Tunas
 Figueredo, E., Banes
 Garcia, J. M., Manzanillo
 Gonzalez, A., Palma Soriano
 Gregorich, R., Camaguey
 Jardines, E., La Maya
 Jardines, G., Baracoa
 Jover, D. V., Jatibonico
 Larson, Wilbur, General Missionary, Cristo
 Lobaina, Victor, Bayamo
 Lorente, P., Cueto
 Matos, J., Baire
 Matos, M., Maffo
 Matos, S., Ciego de Avila
 Molina, J. L., Guantanamo
 Rodriguez, Eliseo, Palmarito
 Rodriguez, G., Cristo
 Sabas, F., Sueno Santiago
 Serra, Jose, First Santiago
 Siria, R., Jiguani

EL SALVADOR

Ascencio, S., Colporter, Santiago de Maria
 Bran, J., Balsam Coast
 Castro, A., San Miguel
 Cerna, J., Jucuapa
 Dixon, T. F. F., Santa Ana
 Erazo, M., Atiquizaya
 Figueroa, C., Sonsonate
 Flores, V., Ahuachapan
 Gaspar, Cirilo, San Salvador
 Mejia, M., Chinameca
 Mendoza, R. A., Ciudad Barrios
 Regalado, G., Usulután
 Rodriguez, J., Santa Ana
 Rodriguez, V., Ozatlan
 Tenorio, V., Zacatecoluca
 Todd, J. G., General Missionary, San Salvador
 Vigil, S. M., Chalchuapa

HAITI

Eustache, V., Dondon
 Gabeau, S., Las Cahobas
 Kelly, S., Hincincha and Trou
 Lariviere, F., Cap Haitien
 **Marc, Eli, Trou
 Marc, R., Port au Prince
 Mathon, G., Gonaives
 Menard, E., Dondon
 St. Phard, Ludovic C., Gonaives
 Salvant, Leonzac, La Romana, D. R.
 Wood, A. G., General Missionary, Cap Haitien

MEXICO

Baez, D. J., Colporter, Monterrey
 Barocio, D. S., Linares
 Barocio, E., General Missionary, Monterrey

** Deceased.

* Resigned.

Buzo, Joel, Vera Cruz
 Calderon, Leandro, Cadereita
 Camara, Pastor, Reinos
 Castillo, D., Galeana
 Corona, Simon, Tehuacan
 Garcia, Ismael, Puebla
 Garcia, Porfirio, Monterrey
 Hernandez, Adolfo, Matamoros
 Herrejon, D., Mexico City
 Lozano, Julio, Mixcoac
 Martinez, Octaviano, Tierra Blanca
 Mascarenas, O., Sabinas
 Meadows, F. L., Puebla
 Montemayor, C., G. A. Madero
 Morris, Beth, Puebla
 Perez, J. M., Monterrey
 Pina, Dionisio, Tapachula
 Ramirez, D., Cuernavaca
 Ramos, C. J., Tampico
 Rivas, J., Victoria
 Rodriguez, I., Ciudad Madero
 Rodriguez, N., Mante
 Solis, M., Aguascalientes
 Trevino, O. A., Mexico, D. F.
 Urbino, Manuel, Nuevo Laredo
 Uriegas, Ernesto, San Luis Potosi
 Walters, O. G., Miahuatlan

NICARAGUA

Corea, J. A., Matagalpa
 Dixon, R. W., General Missionary, Masaya
 Fuentes, F., Masaya
 Ortega, E., Leon
 Parajon, Arturo, Managua
 Perez, Pastor, Rivas
 Robledo, Adolfo, Managua
 Ruiz, J. M., Masaya
 Telleria, Francisco, Colporter, Masatepe
 Vasquez, Heriberto, Leon

PUERTO RICO

Amalbert, Marcos, Yauco
 *Camacho, Adolfo, Yauco
 Caraballo, Jenaro, Hato Nuevo
 Caraballo, Justino, Canovanas
 Casillas, Narciso, Aguas Buenas
 Castro, Pedro, Carolina
 Davila, G., San Juan
 Davila, Milton, Adjuntas
 *Diaz, A. M., Caguas
 Diaz, Josue, Rio Grande
 Diaz, M., Juncos
 Ferrer, Ismael, Cedros
 Ferrer, Jose, Gurabo
 Flores, T., Cedros
 Fuster, V. C., Canovanas
 Gonzalez, E., Palmer
 Hernandez, Angel, Cienaga Alta
 Medina, Carmelo, Las Cruces
 Navarro, R., Playa Ponce
 Perez, Enrique, Orocovis
 Rivera, Pablo, Barranquitas
 Rodriguez, V., Jerusalem
 Sella, Emilio, Rio Grande
 Torres, R., Coamo
 Vasquez, V., San Lorenzo
 Vega, A., Cidra
 Webber, A. F., General Missionary, Rio Piedras

PRESIDENTS, TEACHERS, AND WORKERS IN MISSION SCHOOLS

Academic Year, 1944-1945

(Including Office Force and Matrons, but no Manual Workers)

Bacone College—Bacone, OklahomaRiley, E. L., *President*

Anderson, Mrs. Effie

Baldridge, Georgia

Baldridge, Lucy

Brown, Alice

Byler, R. L.

Campbell, Ralph

Campbell, Mrs. Ralph

Deerlinwater, Edward

Followell, Faye

Foster, Catharine

Fowler, Verna

Gibson, Cuba M.

Gray, Addie

Hawn, Cora

Hutchinson, Mrs. Lula

Joice, Zelma

Joseph, Alice

Kelly, Anne

Kliever, Otto

Kocsis, Emma

Lillibridge, June

Lillibridge, Myra

Locher, Adelaide

Meadowcroft, Virginia

Oldham, Dr. I. B.

Porter, Benjamin

Redburn, Una

Risness, Ruth

Roe, Mrs. Dora

Smith, Alice Virginia

Smith, M. J.

Spinks, Alice

Spinks, Roy

Townsend, Wanema

Walters, William

Barranquitas Academy—Barranquitas, Puerto RicoPellicier, M., *Principal*

Torres, Mrs. Leonor

Colegio Bautista—Managua, NicaraguaWyse, L. E., *Principal*

Castellon, Gonzalo

Hernandez, Salvador

Juncadella, Santiago

Olivares, Manuel

Pallais, Leonte

Saballos, Fidel

Urroz, Tomas

Wilson, Gustavo

Colegios Internacionales—El Cristo, CubaLarson, Wilbur, *President*

Abella, Augusto

Aguirrezabal, E.

Carmona, J. E.

* Also part-time counselor in Mexican work.

Chacon, Julio

Deulofeu, Isaias

Dow, E. E.

Fernandez, M. P.

Gonzales, Francisco

Jimenez, Gabriela

Jimenez, Luis

Maristany, Carlos

Maristany, Matilde

Monte, I. C.

Mourlot, Cecilia

Rodriguez, Minerva

Rounds, K. A.

Stable, Joaquin

College International du Cap-Haitien—HaitiWood, Harold, *Principal*

Belizaire, L.

Box, C.

Daquin, C.

Desrosiers, G.

Duvivier, M.

Etienne, E.

Francois, N.

Marc, G.

Miguel, E.

Toles, M.

Yeghoyan, Z.

Ecole Pratique du Nord—HaitiRobinson, Edith, *Principal*

Blemur, B.

Charles, M.

Desrosiers, G.

Guillaume, M.

Holder, L.

Hyppolite, H.

Leben, Melle

Robinson, R.

Vincent, R.

Evangelical Seminary—Rio Piedras, Puerto Rico

Mergal, Angel M.

Spanish-American Baptist Seminary—Los Angeles, Calif.Nelson, S. F., *President*

Arreguin, Jose

Bischoff, Albertine

Boal, Mrs. Jessie

*Brown, E. R.

Detweiler, J. F.

Huse, M. M.

Wightman, Mrs. F. W.

WORKERS IN DEFENSE AREAS

(Data Current January 1, 1944, to January 1, 1945)

*Resigned

**Deceased

ARIZONA

Bailey, Victor H., Phoenix

CALIFORNIA

*Frey, J. J., Wilmington
 Jackson, Mrs. M. E., Richmond
 Johnson, Herbert, Richmond
 Lane, John, Richmond
 Martin, Charles, South Modesto
 Reese, Otto, San Diego

CONNECTICUT

Osborne, A. L., Bridgeport
 Sullivan, William, Bridgeport

ILLINOIS

Adams, Roger W., Chicago

INDIANA

*Baumgartner, Evelyn, East Chicago
 **Lee, Shelby, Indianapolis

IOWA

Olson, Henry, Burlington

KANSAS

Brandon, Jesse L., Wichita
 Griffith, Lawrence E., Wichita & Topeka

MAINE

Broadhead, Alma, Portland

MICHIGAN

Hanson, R. J., Garden City
 Jerome, G. P., Willow Run
 Murray, Mary, Detroit

NEBRASKA

*Elving, J. M., Wahoo
 Prewitt, W. E., Wahoo

OREGON

*Hagman, Josephine, Vanport City
 Porter, Florence, Vanport City

PENNSYLVANIA

Robinson, William, Pittsburgh

VERMONT

Buck, Dolores, Springfield
 Tileston, Corinne, Burlington

WASHINGTON

Ball, Marie, Bremerton
 Bewsey, Jennie, Seattle
 Dahljelm, Eva, Bremerton
 Loar, W. J., Bremerton

WEST VIRGINIA

Van Dyke, Mrs. Ruth, Wheeling

WISCONSIN

Hein, John G., Baraboo

WYOMING

Chrisler, Ida, Rock Springs

INTERDENOMINATIONAL WORKERS

Barnett, Earl, California
 Bowles, William, California
 Breitler, Arnold, California
 Dixon, William, California
 Henderson, Harold, California
 Pendleton, N. W., California
 Smith, Ellsworth, Michigan
 Speer, R. C., Utah
 Turner, Mrs. C. K., West Virginia
 Turner, William, California

MISSIONARIES TO JAPANESE IN THE UNITED STATES

Amano, Mrs. J. M., Hunt, Idaho
 Andrews, Emery, Twin Falls, Idaho
 Fisher, R. H., Denver, Colo.
 Foote, John, Denver, Colo.
 Franzen, M. L., Cleveland, Ohio
 Fukuyama, Tsutomu, Twin Falls, Idaho
 Hashimoto, Shozo, Tule Lake, Calif.
 Igarashi, K., Cody, Wyoming

McCullough, E. M., Twin Falls, Idaho
 Rumsey, Florence, Twin Falls, Idaho
 Sakaue, K. H., McGehee, Ark.
 Shiraishi, K. T., McGehee, Ark.
 Tanaka, Togo, Chicago, Ill.
 Wada, Masahiko, Amache, Colo.
 Yasumura, Jobu, A.B.H.M.S.

DIRECTORS OF EVANGELISM AND EVANGELISTS

Austin, E. F., Pacific Coast and Arizona
 Boone, Edwin, Colorado
 Cole, E. Louise, Evangelism for Children
 Crain, Margaret, Evangelism for Children
 Dugger, E. Ray, Regional Director
 Evans, Hetty, Evangelism for Children
 Fehl, Samuel A., Regional Director
 Fordham, Forrest B., Youth Evangelism
 Hansen, O. E., Norwegian
 Hynes, J. Gordon, Michigan
 Keech, W. J., Tri-State Area

Martin, J. N., New Jersey
 Martz, Ruth, Evangelism for Children
 McCullough, Wm. J., Regional Director
 Mitchell, G. C., Indiana
 Peterson, L. E., Danish and Minnesota
 Raycroft, P. D., Pennsylvania
 Schroeder, G. H., New York
 Smith, A. Paul, Regional Director
 Van Zandt, Phyllis, Evangelism for Children
 Wiegand, R. E., North and South Dakota

COLPORTER-MISSIONARIES

Burton, L. L., Wyoming
Crane, E. L., Colorado
Cutler, C. W., Washington
Gipson, T. G., Idaho
Nordstrom, J. A., Wyoming

Parks, W. E., Utah
Peterson, F. C., North Dakota
Rittenhouse, C. C., Idaho
Shea, W. F., Colorado
Simpson, H. D., Montana

GENERAL WORKERS

Halko, John, Field Research and Survey
Kontz, Emil, Field Representative Dept. of Cities
Warner, W. A., Special Missionary, Northern Calif.

NORTHERN BAPTIST CHAPLAINS

REGULAR ARMY

De La Vergne, J. G.
 Gregory, R. L.
 Hayes, F. H. (retired)

Jaeger, V. P.
 Phillips, H. B.

Pugh, R. H.
 Tiedt, E. E.

NATIONAL GUARD

Donnelly, C. S.
 Fahringer, F. G.
 Franklin, J. S.
 Griffin, H. R.

Hillyer, R. N.
 MacArthur, K. C.
 MacCombie, H. E.

Ritchie, G. A.
 Tobey, F. A.
 Whipple, I. C.

ARMY RESERVE

Albus, Lesslie P.
 Ames, K. L.
 Amnot, M. S.
 Anderson, G. H.
 Anderson, H. W.
 Anderson, P. F.
 Anderson, S. E.
 Anderson, W. R.
 Anshus, A.
 Arbo, W. C.
 Armstrong, J. J.
 Arnold, A. Z.
 Arnold, F. M., Jr.
 Babbidge, C. M.
 Backlund, E. E.
 Backlund, W. G.
 Backus, A.
 Baker, N. B.
 Barker, L. O.
 Beasley, A. E.
 Beeby, W. H.
 Beecher, D. R.
 Benner, H. N.
 Bennett, A. T.
 Bennett, G. R.
 Bentley, E. N.
 Bergstrom, C. J.
 Bigart, W. D.
 Bigelow, A. G.
 Bisgaard, W. H.
 Bissett, Peter
 Black, L. G.
 Blackmer, L., Jr.
 Blakeney, C. S.
 Blok, James
 Blomquist, A. A.
 Bothwell, R. H.
 Bottemiller, H. E.
 Boutwell, A. K.
 Bowling, L. P.
 Bowser, J. L.
 Bradford, G. H.
 Brayton, E. W.
 Brenner, A. E. K.
 Bridge, Walter
 Bristow, H. C.
 Brock, O. W.
 Brown, B. E.
 Brown, C. W.
 Bruce, A. D.
 Bruce, F. R.
 Bryden, J. E.
 Buckland, F. H.
 Byler, R. H.
 Cady, J. H.
 Cain, A. N.
 Cain, E. J.
 Carlson, G. A.
 Carrin, R. D.

Chance, M. J.
 Chase, A. B.
 Cheever, F. A.
 Christensen, P. J.
 Christie, W. S.
 Clement, R. R.
 Coffee, J. R.
 Coldren, Raymond, Sr.
 Colwell, D. G.
 Concannon, N. W.
 Cormack, E. H.
 Corpening, A. N.
 Cowee, J. F.
 Crews, R. L.
 Cross, H. K.
 Curd, J. T.
 Curry, J. W.
 Cuthbert, S. S.
 Cutlip, G. L.
 Cutton, G. L.
 Dahlquist, L. W.
 Damon, H. F.
 Davenport, R. A.
 Davidson, James A.
 Davidson, Robert
 Davis, D. G.
 Davis, L. J.
 Dawson, W. P.
 Dayton, C. S.
 Demmel, C. K.
 Detwiler, G. S.
 Dickson, J. S.
 Dodgson, A. S.
 Donahue, E. T.
 Doty, H. E.
 Drake, D. D.
 Dyer, V. W.
 Earle, C. A.
 Eastes, T. J.
 Edwards, E. J.
 Edwards, L. P.
 Edwards, N. E.
 Elliott, M. C.
 Ely, W. B.
 Erickson, R. L.
 Erickson, Walfred
 Everts, C. R.
 Farr, L. M.
 Feagan, G. D.
 Fischer, E. B.
 Fleck, J. M.
 Forrester, James
 Foss, H. A.
 Fountain, J. R.
 Fowler, J. H.
 Franklin, B. M.
 Fredine, A. R.
 Fromm, Emanuel
 Gage, W. E.

Gannon, J. E.
 Garabedian, W. E.
 Gardiner, E. E.
 Geary, D. W.
 Geary, P. W.
 Gibson, U. L.
 Giuliano, A. H.
 Goewey, J. H.
 Golder, W. P.
 Goss, C. A.
 Goss, E. L.
 Gowdey, J. M.
 Grafft, E. W.
 Gray, A. J., Jr.
 Gray, Robert
 Griffin, C. W.
 Grose, E. L.
 Guthrie, A. R.
 Gustafson, H. C.
 Habel, H. W.
 Hadley, J. E.
 Hagemann, F. G., Jr.
 Haggard, R. C.
 Hall, F. S.
 Hall, L. F.
 Hall, R. M.
 Handy, R. T.
 Hanson, A. L.
 Hanson, W. B.
 Harding, S. R.
 Harris, F. P.
 Harvey, T. V. L.
 Hayman, V. C.
 Hayward, H. D.
 Hayward, Harold
 Heartberg, J. H.
 Heath, A. G.
 Hedberg, W. P.
 Hemans, G. B.
 Henderson, P. B.
 Herring, G. T.
 Hicklin, P. I.
 Hill, W. B.
 Hoffmeyer, W. T.
 Holcomb, J. S.
 Hough, C. W.
 Howard, H. D.
 Howells, C. B.
 Hudgins, I. D.
 Huff, H. S.
 Hulse, V. P.
 Hutchinson, J. C.
 Hyslop, K. C.
 Iddins, B. R.
 Jackson, B. S.
 Jaques, G. E.
 Jewitt, C. W.
 Johnson, C. R.
 Johnson, F. A.

NORTHERN BAPTIST CHAPLAINS—Continued

Johnson, H. C.	Nelson, K. A.	Sivertsen, Eddie
Johnson, J. B.	Nelson, V. E. M.	Sizer, L. M.
Johnson, J. W., Jr.	Newlon, O. S.	Slater, V. A.
Johnson, M. A.	Nichols, F. G.	Smith, C. E.
Johnson, P. C.	Nielsen, Jonathan	Smith, C. M.
Johnson, R. C.	Norton, W. A.	Smith, C. V.
Johnson, S. G.	Nyberg, H. E.	Smith, D. L.
Johnstone, Gilbert	Oesterle, E. A.	Smith, F. E.
Jones, C. B.	Olsen, N. R.	Smith, H. L.
Jones, R. E.	Olsen, O. W., Jr.	Smith, J. L.
Justice, W. M.	Olsson, C. A.	Smith, L. A.
Kellie, L. W.	Orr, J. E.	Smith, S. E.
Kennedy, J. W.	Ortegon, S. M.	Smith, W. G.
Kester, H. R.	Osborn, R. T.	Smith, W. S.
Keucher, W. G.	Ohborn, W. J.	Soliday, W. E.
Khalil, George	Osborne, M. S., Jr.	Sorley, F. B.
**Kilbert, J. R.	Overstreet, Samuel	Speese, James
King, G. B.	Pace, A. R.	Spence, W. R.
King, R. A.	Pace, R. R.	Spidell, C. M.
Kirk, G. J.	Parce, A. M.	Stagg, Paul
Korb, H. N.	Pardue, T. E.	Stairs, O. P.
Krentz, B. W.	Pearson, E. L.	Stansfield, R. S.
Kruse, Bernard	Perron, C. A.	Stemple, E. C.
Kuehl, D. A.	Perron, C. F.	*Stephens, B. J.
Kulp, D. R.	Peters, W. L.	Stevens, E. I.
Ladd, J. M.	Peterson, G. A. P.	Stewart, W. E.
Laetsch, Walter	Peterson, H. I.	Stotesenburg, C. A.
Laida, J. D.	Petrie, C. F.	Strait, C. U.
Lamb, H. C.	Pickering, C. E.	Straton, G. D.
Lawson, A. V.	Pickhardt, R. C.	Strippy, C. G.
Lewis, W. M.	Piercey, Kenneth	Stupka, V. P.
Liles, L. R.	Pillsbury, L. H.	Swadell, E. E.
Lindstrom, C. E.	Poole, L. S.	Sweet, L. E.
Logee, L. D.	Powell, O. R.	Swenson, W. F.
Loidolt, R. F.	Powers, M. M.	Tarcy, Paul
Longfellow, R. C.	Probert, G. R.	Taylor, H. G.
Loomis, E. L.	Purdy, R. A.	Taylor, H. M.
Loraine, T. P.	Pyke, A. R.	*Taylor, R. G.
Lundy, R. A.	Raker, J. R., Jr.	Tebow, F. G.
Lunn, C. E.	Ray, E. E.	Tharp, P. M.
Lusher, C. W.	Reece, R. E.	Thomas, W. C.
Lusk, T. L.	Reed, W. A.	Thomson, E. V.
Lutz, Gustave	Rendahl, J. S.	Thorne, E. P.
Mack, E. A.	Richards, T. B.	Turkington, W. D.
MacKay, D. J.	Riday, G. E.	Utter, M. E.
MacKelvey, C. R.	Robbins, W. J.	Uzzell, Minter
MacLeod, W. J.	Robinson, M. L.	Vaskis, V.
Maltby, L. M.	Rockwell, E. A.	Vaughn, G. L.
Marks, L. T.	Rodriguez, Oscar	Vining, W. C., Sr.
Marrs, G. H.	Rollet, P. A.	Vroom, Peter
Marteney, C. W.	Roman, A. L.	Wadsworth, J. D.
Martens, B. A.	Rood, W. R.	Wakefield, C. W.
Martin, R. G.	Rossell, W. H.	Wallace, R. L.
McBride, J. W.	Rott, R. R.	Wallin, C. E.
McBurney, S. J.	Sadler, J. B.	*Walters, G. C.
McEachern, C. L.	Sagen, George	Ward, E. G.
McKenzie, S. C.	Samuelson, S. W.	Warden, F. M.
McLean, B. A.	Schade, P. G.	Warfield, T. P.
Meima, H. V.	Schilling, J. F.	Warner, R. H.
Miley, L. P.	Schillinger, W. R.	Washer, W. J.
Miller, E. W.	Schweissing, F. E. L.	Watson, John
Miller, J. U.	Scott, J. F.	Watters, A. C.
Miller, W. A.	Scruton, E. R.	Webster, G. M.
Mitchell, L. H.	Sedam, O. W.	Webster, James
Mitchell, R. D.	Seifert, G. D.	Welch, R. M.
Moaba, George	Sengpiel, A. P.	Wells, P. K.
Molkenthin, F. C.	Serson, T. E.	Wentworth, A. C.
Moorehead, A. S.	Settle, E. T., Jr.	West, N. E.
Morgan, W. V.	Shearin, W. F.	Westlake, M. H.
Morrison, M. D.	Sheldon, Allan	Westphal, A. C.
Mosher, C. E.	Shelford, P. K.	Weymouth, D. B.
Munson, N. C.	Shepherd, C. C.	Whistler, C. S.
Nallinger, Otto	Sherwood, E. A.	White, U. V.
Nelson, E. E.	Sidler, E. R., II	Wickstrand, R. R.
Nelson, E. G.	Simpson, H. P.	**Widen, E. O.

NORTHERN BAPTIST CHAPLAINS—Continued

Wildin, R. V.
Williams, A. R.
Williams, L. G.
Williamson, L. W.
Wills, C. F.
Wilson, Bryant
Wilson, D. H.

Wilson, D. O.
Wilson, H. T.
Wilson, R. C.
Winstead, W. G.
Withee, O. A.
Wood, G. H.

Woyke, F. H.
Wyckoff, E. B.
Young, C. J.
Young, R. R.
Ziegler, J. N.
Zinz, G. W.

UNITED STATES NAVY

Austin, H. E.
Cuthriell, W. F.
Forsander, J. P.
Howe, H. W.

Leonard, M. M.
MacNeill, H. A.
Moon, L. G.
Neyman, C. A.

Rafferty, W. H.
Schwyhart, R. M.
Stone, A. E.

UNITED STATES NAVAL RESERVE

Allen, P. C.
Anderson, A. R.
Anderson, L. A.
Anderson, R. B.
Arthur, H. W.
Ault, W. V.
Barkman, F. T.
Bell, I. B.
Beynon, L. J., Jr.
Binkley, W. A.
Blackler, C. E.
Bollinger, E. E.
Bratcher, R. G.
Brehaut, L. M.
Brooks, W. E., Jr.
Buckingham, H. W.
Burr, B. L.
Camp, R. P.
Carr, D. L.
Chase, J. S.
Cleaves, R. D.
Craig, J. A.
Crandall, J. M.
Davis, L. K.
Day, E. A.
Devereaux, C. P.
Dexter, A. A.
Dominy, A. L.
Dunbar, D. G.
Dutton, R. N.
Elliott, P. R.
Ellis, I. C.
Erb, E. C.
Evans, R. P.
Fischer, E. H.
Forsander, J. P., Jr.
Fowler, D. W.
Friedrich, G. W.
Geary, A. W.
Gluck, J. C.

Gordon, R. G.
Gordon, R. G.
Griffin, D. F.
Griswold, W. R.
Groom, J. L.
Hearn, W. M.
Hester, J. D.
Holloway, J. B.
Hooks, L. O.
Hotaling, E. G.
Hotelling, R. D.
Isbell, T. C., Jr.
Jenkins, R. E.
Johnson, D. B.
Johnson, Phillip
Johnson, R. G.
Jones, Glyn
Jones, R. Q.
Kelly, L. B.
Key, W. B.
Kinzer, B. H.
Lawrence, W. D.
Lee, J. P.
Linn, E. H.
Lyons, W. N.
MacKenzie, D. N.
MacQueen, D. A.
MacQueen, M. J.
McAllister, Carl
McPhee, P. R.
Miller, E. D.
Miller, H. F.
Million, R. B.
Minor, C. G.
Murray, A. L.
Murray, P. G.
Nelson, A. B.
Nelson, Stanley
Newquist, D. C.
Noffsinger, J. R.

Noland, R. T.
Northrup, C. B.
Norwood, H. R.
Parker, J. T., Jr.
Patterson, G. A.
Paulson, S. F.
Peeples, C. L.
Peterson, O. E.
Porter, H. A.
Prigger, William, Jr.
Proppe, H. L.
Reynard, F. E.
Rose, R. B.
Schroeder, J. R.
Shotwell, W. A.
Simons, W. W.
Smith, C. L.
Smith, K. I.
Stevens, W. W.
Stumpf, S. E.
Tatum, H. O.
Taylor, W. A.
Thomas, J. W.
Thompson, G. W.
Townner, R. W.
Traver, R. M.
Travis, P. W.
Tupper, R. E.
Tuxbury, V. W.
Vanderpoel, G. E.
Walker, G. F., Jr.
Washburn, H. G.
Webber, W. N.
White, E. L.
White, W. H.
Whitman, J. A.
Willard, W. W.
Williams, H. E.
Wise, A. K.

* Separated.

** Deceased

ACT OF INCORPORATION
OF
THE AMERICAN BAPTIST HOME MISSION
SOCIETY

Consisting of Various Acts of the Legislature of New York

[Being chapter one hundred and seventeen of the laws of eighteen hundred and forty-three, as amended by chapter thirty-five of the laws of eighteen hundred and forty-nine, and chapter one hundred and ninety-six of the laws of eighteen hundred and seventy-seven, and further amended by chapter five hundred and twenty-eight of the laws of eighteen hundred and ninety-five, and further amended by chapter two hundred and sixty of the laws of nineteen hundred, and further amended by chapter three hundred and fifty-eight of the laws of nineteen hundred and two.]

1. All such persons as are now, or hereafter may become members of The American Baptist Home Mission Society, formed in the City of New York in the year eighteen hundred and thirty-two, shall be, and hereby are, constituted a body corporate by the name of "The American Baptist Home Mission Society," for the purpose of promoting the preaching of the gospel, for the establishing, maintaining, or aiding Baptist churches or missions, for the acquisition of sites in contemplation of the erection of houses of worship and other buildings, and for the establishing or maintaining, or assisting in the establishing or maintaining of schools and other institutions of learning in connection with its missionary work in North America.

2. It shall be lawful for the members of the said Society, at any time they may elect, to appoint such officers and to make and ordain such by-laws and regulations in relation to their organization and to the management, disposition, and sale of their real or personal estate, the duties and powers of their officers and the management of their corporate affairs as they shall think proper, provided they are not inconsistent with the constitution and laws of this state and of the United States. The executive board may, on complying with this act and the constitution and by-laws of the Society, and without application to the court, sell, convey, mortgage, lease, or otherwise dispose of any real property, wherever situated, owned by the Society. Any deed, mortgage, lease, or other instrument by which any title or interest is transferred, may be executed by the corresponding secretary and the treasurer of the Society, unless otherwise ordered by its executive board.

3. The said corporation shall have power to receive, take, hold, and enjoy any property, real or personal, by virtue of any devise, bequest, gift, grant, or purchase, either absolutely or in trust, and to accumulate the same for such period as required by the bequest, devise, or gift and not prohibited by law; and to make investments thereof, or of the proceeds thereof, or of any of its funds, wherever and in such manner as may be deemed advisable, and therewith to acquire or erect for its own use or accommodation, or for other purposes, such building or buildings as it may regard advantageous to the interests of the Society, or of the Baptist denomination, with which it is connected; and the said corporation shall also be competent to act as trustee in respect to any devise or bequest pertaining to the object of its corporation; and devises and bequests of real or personal property may be directly made to said corporation, or in trust, for any of the purposes comprehended in the general objects of said Society, and such trusts may continue for such time as may be necessary to accomplish the purposes for which they may be created; subject, however, in respect to the amount of property it may take and hold, to the restrictions and limitations of existing laws and in respect to devises or bequests from residents of the State of New York, to the provisions of chapter three hundred and sixty of the laws of eighteen hundred and sixty, entitled "An Act in relation to wills."

4. The annual and other meetings of said corporation may be held at such place or places within the United States, and at such time or times as the said corporation may, from time to time, determine.

ACT OF INCORPORATION
OF
THE AMERICAN BAPTIST HOME MISSION SOCIETY
 (Chapter 52)

Commonwealth of Massachusetts

In the Year One Thousand Eight Hundred and Ninety-four

AN ACT

to Incorporate The American Baptist Home Mission Society

Be it enacted by the Senate and House of Representatives in General Court assembled,
 and by the authority of the same, as follows:

SECTION 1. The American Baptist Home Mission Society, incorporated in the state of New York, by an act approved on the twelfth day of April in the year eighteen hundred and forty-three and acts in amendment thereto, for the purpose of promoting the preaching of the gospel in North America, with power to establish and maintain schools in connection with its missionary work among the colored population of the United States and the Indians of North America, is hereby made a body corporate under the laws of this Commonwealth; with all the powers and privileges and subject to all the liabilities and restrictions set forth in chapter one hundred and fifteen of the Public Statutes and other laws relating to educational, charitable, benevolent and religious corporations, so far as the same may be applicable thereto.

SEC. 2. Said corporation may hold real and personal estate not exceeding three million dollars in value, and may receive and hold in trust, or otherwise, funds received by gift or bequest, to be devoted by it to the purpose aforesaid.

SEC. 3. This act shall take effect upon its passage.

HOUSE OF REPRESENTATIVES, FEBRUARY 21, 1894

Passed to be enacted. G. v. L. MEYER, Speaker.

IN SENATE, FEBRUARY 23, 1894

Passed to be enacted. WILLIAM M. BUTLER, President.

February 26, 1894.

Approved. Frederic T. Greenhalge.

OFFICE OF THE SECRETARY, BOSTON, FEBRUARY 26, 1894

A true copy.

Witness the Seal of the Commonwealth.

WM. M. OLIN, (Signed)

(SEAL) Secretary of the Commonwealth.

BY-LAWS
OF
THE AMERICAN BAPTIST HOME MISSION
SOCIETY
AS AMENDED AND ADOPTED AT ANNUAL MEETING, 1919

ARTICLE I

MEMBERSHIP

SECTION 1. The membership of the Society shall be composed as follows:

- (a) Of all persons who are now life members or honorary life members.
- (b) Of annual members appointed by Baptist churches. Any church may appoint one delegate, and one additional delegate for every hundred members, but no church shall be entitled to appoint more than ten delegates.
- (c) Of all missionaries of the Society during their terms of service.
- (d) Of all accredited delegates to each annual meeting of the Northern Baptist Convention.

SEC. 2. No member shall be entitled to more than one vote.

ARTICLE II

OFFICERS

SECTION 1. The officers of the Society shall be a President, a First Vice-president, a Second Vice-president, a Third Vice-president, a Recording Secretary, a Treasurer, an Executive Secretary, and one or more other secretaries. The President, Vice-presidents, and Recording Secretary shall be elected by ballot at each annual meeting; and the other officers shall be appointed by the Board of Managers.

SEC. 2. The President shall preside at all meetings of the Society. In the case of his absence or inability to serve, his duties shall be performed by the Vice-president in attendance who is first in numerical order.

SEC. 3. The Treasurer, the Secretaries, and such officers as the Board of Managers may appoint, shall be subject to the direction of the Board, and shall discharge such duties as may be defined by its regulations and rules of order.

SEC. 4. The Treasurer shall give such security for the faithful performance of his duties as the Board of Managers may direct.

SEC. 5. Each officer elected at the annual meeting shall serve from the close of the annual meeting at which he is elected to the close of the next annual meeting and until his successor is elected.

ARTICLE III

BOARD OF MANAGERS

SECTION 1. The Board of Managers shall consist of the President of the Society and twenty-seven persons elected by ballot at an annual meeting, for terms of three years. At the meeting at which these by-laws shall be adopted, one-third of the managers shall be elected for one year, one-third for two years, and one-third for three years, to the end that thereafter, as nearly as practicable, one-third of the whole number of managers shall be elected for terms of three years at each subsequent annual meeting to fill the vacancies caused by the expiration of terms of office. As many more shall be elected also as shall be necessary to fill any vacancies in unexpired terms.

SEC. 2. After a member has been elected to the Board of Managers for three terms consecutively (after May 1, 1935), he shall be ineligible for re-election until after the lapse of one year, with the exception that this provision does not apply to members of the committee handling our investments. At least one member of each newly elected class shall be a person not previously a member of the Board.

SEC. 3. The Board of Managers shall meet at the principal office of the Society to organize as soon as practicable after the annual meeting.

SEC. 4. The Board of Managers shall have the management of the affairs of the Society; shall have the power to elect its own Chairman and Recording Secretary and to elect as officers of the Society a Treasurer, an Executive Secretary and one or more other secretaries, and to appoint such additional officers and such committees as to it may seem proper, and to define the powers and duties of each; to appoint its own meetings; to adopt such regulations and rules as to it may seem proper, including those for the control and disposition of the real and personal property of the Society, the sale, leasing, or mortgaging thereof, provided they are not inconsistent with its Act of Incorporation or its by-laws; to fill any vacancy in the Board of Managers and in the office of President, Vice-president, or Recording Secretary of the Society until its next meeting; to establish such agencies and to appoint and remove such agents and missionaries as to it may seem proper by a three-fifths vote of all members present and voting at the meeting when said vote is taken; to fix the compensation of officers, agents, and missionaries; to direct and instruct them concerning their respective duties; and to make all appropriations of money. At the annual meeting of the Society, and at the first session of each annual meeting of the Northern Baptist Convention it shall present a printed or written full and detailed report of the proceedings of the Society and of its work during the year.

SEC. 5. The Board of Managers shall appoint annually one of its members whose term does not expire the current year, to act as an additional member of the Committee on Nominations without the right to vote.

ARTICLE IV

ELIGIBILITY OF APPOINTMENT

All officers, all members of the Board of Managers, and all missionaries must be members of Baptist churches.

ARTICLE V

ANNUAL AND OTHER MEETINGS

The Society shall meet on the third Wednesday in May, unless for some special reason another time shall be fixed by the Board of Managers in conference with the General Council of the Northern Baptist Convention and with representatives of its other co-operating organizations. The meeting shall be held where the annual meeting of the Northern Baptist Convention shall be held. By a three-quarters vote of members present and voting, the Board of Managers may cancel any annual meeting in case the state of war or any other national emergency exists, in which case the terms of office of the members of the Board of Managers and the other officers of the Society shall be extended by so much time as the time between the annual meetings of the Convention is extended, so that only one class shall be elected in any one year, notwithstanding the cancellation of one or more annual meetings. Special meetings may be held at any time and place upon the call of the Board of Managers.

ARTICLE VI

RELATIONS WITH NORTHERN BAPTIST CONVENTION

SECTION 1. With a view to unification in general denominational matters the Northern Baptist Convention at each election may present nominations for officers, for the Board of Managers, and for the General Committee.

SEC. 2. The persons elected each year as the Committee on Nominations of the Northern Baptist Convention shall be for that year the Committee of this Society on Nominations for officers to be then elected.

SEC. 3. The annual report of this Society as soon as it shall be prepared shall be forwarded to the officer or committee of the Northern Baptist Convention authorized to receive it.

ARTICLE VII

AMENDMENTS

These By-laws may be amended by a two-thirds vote of the members present and voting at any annual meeting of the Society, provided written notice of the proposed amendment shall be recommended by the Board of Managers.

BY-LAWS OF BOARD OF MANAGERS OF THE AMERICAN BAPTIST HOME MISSION SOCIETY

I. MEETINGS

The regular meetings of the Board shall be held at 12.45 o'clock P.M. at the rooms of the Society on the third Monday of January, March, May, June, September and November, unless otherwise voted by the Board. Special meetings may be called by the Chairman of the Board or by the Executive Secretary of the Society, and shall be called by the Chairman upon written request of three members of the Board, stating the object of the meeting. No business shall be transacted at special meetings, other than that mentioned in the call. At all meetings ten members shall constitute a quorum for the transaction of business.

II. ORDER OF BUSINESS

The order of business at all regular meetings shall be as follows:

1. Prayer
2. Roll Call
3. Reading of Minutes
4. Report of Executive Secretary
5. Report of Treasurer
6. Reports of Department Secretaries and Committees:
 - (1) Executive Committee
 - (2) Department of Finance
 - (3) Department of Cities
 - (4) Department of Town and Country Work
 - (5) Department of Latin America
 - (6) Department of Education
 - (7) Department of Evangelism
 - (8) Department of Edifice Funds and Building Counsel
7. Unfinished Business
8. New Business
9. Adjournment
10. Closing Prayer

All meetings shall be opened and closed with prayer.

III. ORGANIZATION

1. The Board at its first regular meeting after the annual meeting of the Society shall organize for the ensuing year by electing a Chairman, a Vice-chairman, Secretaries and Superintendents as the Society may require, a Recording Secretary, a Treasurer, and an Assistant Treasurer, who shall be chosen by ballot and each of whom shall hold office for one year or until a successor is elected.

The following shall be the Standing Committees of the Board:

- (1) Executive Committee
- (2) Finance Committee
- (3) Committee on Cities
- (4) Committee on Town and Country Work
- (5) Committee on Latin America
- (6) Committee on Education
- (7) Committee on Evangelism
- (8) Committee on Edifice Funds and Building Counsel

2. *The Executive Committee* shall consist of the Chairman of the Board and the Chairmen of all Standing Committees.

The other Standing Committees shall be appointed by the Chairman of the Board.

3. There shall be a Headquarters Council which shall consist of the Secretaries, Superintendents and Treasurer of the Society. The Executive Secretary shall be the Chairman. It shall elect a secretary who shall keep a record of its proceedings.

IV. DEPARTMENTS

The Executive Secretary shall be responsible for the administrative work of the Society in all of its departments.

1. *Department of Finance.* This department shall have responsibility for all financial and legal matters, except as otherwise assigned. The head of this department shall be the Treasurer.

2. *Department of Cities.* This department shall promote and supervise all of the Society's work in our cities, including Christian centers and all foreign-speaking work. It shall give special attention to co-operation with state conventions in building and promoting programs in cities below Class A.

3. *Department of Town and Country Work.* This department shall promote and supervise all of the Society's work in town and country areas, including all Indian work, Chapel Car work and Colporter work within the United States. It shall give special attention to co-operation with the state conventions in building and promoting programs in town and country areas.

4. *Department of Latin America.* This department shall have general direction of missionary and educational work in all Latin-American fields.

5. *Department of Education.* This department shall have general direction of educational work in the United States.

6. *Department of Evangelism.* This department shall promote the evangelistic spirit in all sections of the work of the Society and co-operate with evangelistic efforts in states, cities, and local communities. It shall also use all possible means for deepening the spiritual life of the people, raising the standards of church membership and of individual Christian living and strengthening the morale of our pastors.

7. *Department of Edifice Funds and Building Counsel.* This department shall aid in the erection of suitable church edifices and other buildings for religious work, and in financing building enterprises. This department shall give advice respecting sound and effective methods of raising funds and meeting financial obligations in connection with building enterprises, and shall administer church edifice funds of the Society and supervise loans and grants to churches and the collection of the same. This department shall also assist churches and institutions in securing plans of suitable design and proper arrangement for worship, education, and other activities.

V. DUTIES AND POWERS OF OFFICERS OF THE BOARD

The Chairman shall preside at meetings of the Board; shall appoint the Standing and other Committees, unless otherwise ordered by the Board; and shall sign all commissions issued to the appointees of the Board.

The Vice-chairman shall exercise all powers of the Chairman during the latter's absence.

The Treasurer shall administer the Department of Finance and all related business. His duties shall include the execution of discharges and assignments of mortgages, except when state laws require execution by some other officer or officers of the Society.

The Assistant Treasurer shall perform all duties of the Treasurer during the latter's absence.

The Recording Secretary shall give notice to all members of the Board of its meetings, also to members of committees of their appointments and meetings, and shall keep the minutes of the proceedings of the Board.

VI. DUTIES OF COMMITTEES

The Executive Committee shall have power to act for the Board in the interim between meetings, provided the action of the members present be unanimous.

A majority of the members shall constitute a quorum. Any action taken by it shall be reported in writing to the next meeting of the Board. It shall present nominations to the Board to fill vacancies in the Board or among the officers of the Society between the annual elections.

The Finance Committee shall have general supervision of the Department of Finance and the legal business of the Society. Two members of this Committee shall be appointed, who, with the Treasurer, shall form an Investment Committee, with the power to invest funds in accordance with the rules of the Board concerning investments. All investments shall be reported to the Board at its next regular meeting.

To each of the other Standing Committees shall be assigned superintendence of the work of the Society in the department indicated by its title.

Each committee shall meet at the call of its chairman or of the Secretary or Superintendent in charge of the work.

VII. DUTIES OF SECRETARIES AND SUPERINTENDENTS

1. *Executive Secretary.* The Executive Secretary shall be the executive head of the Society and the administrative head of the headquarters office. He shall have general oversight of all the interests of the Society, without relieving any other administrative officer of responsibility. He shall represent the Board of Managers. It shall be his duty in collaboration with the Treasurer to formulate the annual report and to prepare the annual budget. Further, he shall be responsible for formulating policies of the Society in conference with the Headquarters Council, and for recommending these policies to the Board. He shall be responsible for publicity and the public interpretation of the Society's work to the denomination and the Christian world in general. He shall be the official representative of the Society in all relationships, to state and city mission organizations and agencies and to other denominational and interdenominational groups, except as otherwise provided for or delegated. All arrangements with other organizations for co-operative work shall be entered into through him, but he shall be authorized to delegate the detailed supervision of such work to the appropriate departments. He shall be charged with responsibility for increasing the financial resources of the Society.

2. The other secretaries and superintendents shall perform the duties which naturally devolve upon them as indicated in their titles and such additional duties as are assigned to them by the Executive Secretary or by the Board.

3. *Headquarters Council.* The Headquarters Council shall meet for mutual consultation and planning whenever called by the Chairman.

VIII. RULES RELATING TO INVESTMENTS

All investments in which the Society's funds have been or shall hereafter be invested shall be bought or sold pursuant to orders of the Investment Committee when approved by the Finance Committee, in accordance with the following rules, and reported to the Board of Managers at the next Board meeting.

1. All permanent annuity and other trust funds, except funds the investment of which is controlled by the deed of gift, shall be invested in such high-grade securities as are usual for the investment of trust funds or in bonds secured by mortgage upon improved and unencumbered real estate in large cities throughout the United States to an amount not exceeding 60 per cent of the properly appraised market value of such property, except in the case of purchase money mortgages received in part payment for real estate sold by the Society; or in the case of funds the income of which is designated for the purposes of the Society, in preferred stocks, the investment in any one issue not to exceed \$75,000 book value and the total investment in preferred stocks at any time not to exceed \$2,000,000 book value.

2. Under no circumstances shall any of the funds of the Society be loaned to any officer, employee, legal adviser, or member of the Board of Managers, or to any private corporation or business enterprise in which any of them is personally interested.

IX. FINANCIAL

All annuity contracts made by the Society shall be signed by the Treasurer, or in his absence, by the Assistant Treasurer, and by the Executive Secretary, one of the other Departmental Secretaries, or the Recording Secretary of the Board.

All checks and other commercial paper shall be signed by the Treasurer, or the Assistant Treasurer.

Unless specifically authorized by the Board of Managers, no payment shall be made except on a properly approved voucher.

The Secretary or Superintendent of each department shall approve the vouchers for payments against the budget of his department, but in the absence of any Secretary or Superintendent such vouchers may be approved by the Secretary of another department.

All investment securities of the Society shall be deposited for safekeeping in reliable safe-deposit vaults, designated by the Finance Committee, in the Borough of Manhattan, City of New York. Access to such vaults shall be had by the Treasurer or Assistant Treasurer, but only when accompanied by a member of the Headquarters Council or the Recording Secretary of the Board.

X. VACANCIES

A vacancy on the Board may be filled until the next annual meeting of the Society by ballot on nominations made by the Executive Committee.

XI. AMENDMENTS

These By-laws may be amended at any regular or special meeting of the Board by a majority vote of those present, provided notice of the proposed amendments shall have been given at a previous regular or special meeting.

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